

217

THE UNIVERSITY
OF ILLINOIS
LIBRARY

328.7474

N48

1886⁶

DOCUMENTS

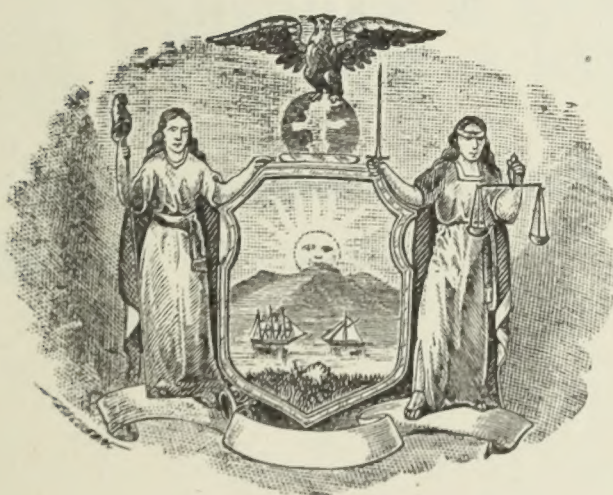
OF THE

ASSEMBLY OF THE STATE OF NEW YORK.

ONE HUNDRED AND NINTH SESSION,

1886.

VOLUME VI.—Nos. 50 to 75 inclusive.



ALBANY:
WEED, PARSONS AND COMPANY,
LEGISLATIVE PRINTERS,
1886.

Digitized by the Internet Archive
in 2018 with funding from
University of Illinois Urbana-Champaign Alternates

STATE OF NEW YORK.

No. 50.

IN ASSEMBLY.

JANUARY 29, 1886.

REPORT
OF THE FOREST COMMISSION, STATE OF NEW YORK.

STATE OF NEW YORK:

OFFICE OF THE FOREST COMMISSION, {
ALBANY, *January 29, 1886.* }

HON. JAMES W. HUSTED, *Speaker of the Assembly:*

SIR — We have the honor herewith to transmit to the Legislature our report, in accordance with the requirement of the act constituting this commission.

We are respectfully yours,

TOWNSEND COX, *President,*
SHERMAN W. KNEVALS,
THEODORE B. BASSELIN,
(F.)

Forest Commissioners, State of New York.

[Assem. Doc. No. 50.]

1

273295

REPORT.

To the Legislature of the State of New York :

GENTLEMEN — In pursuance of section 16 of chapter 283 of the Laws of 1885, the undersigned, the Forest Commission of the State of New York, beg leave to lay before your honorable body the following report of their proceedings :

Theodore B. Basselin was appointed Commissioner May, 1885, and subsequently and on or about the fifteenth day of September, 1885, the Commission was completed by the appointment of Townsend Cox and Sherman W. Knevals.

The first meeting of the Commission was held on the twenty-third day of September, 1885, at which time the Commissioners divided themselves by lot in pursuance of law, Theodore B. Basselin drawing the term of two years, Townsend Cox the term of four years, and Sherman W. Knevals the term of six years, from February 1, 1886.

The following appointments of subordinate officers have been made by the Commission by virtue of the authority conferred upon them by the statute :

William F. Fox, clerk, salary \$100 per month.

Cornelius N. Hallahan, agent and forester, \$2 per day.

John Clohassy, agent and forester, \$2 per day.

James O'Donovan, agent and forester, \$2 per day.

A. F. Barro, agent and forester, \$2 per day.

Robert C. Cline, forester, \$40 per month.

Samuel F. Garmon and C. F. Carpenter, temporary special agents, at a salary of \$5 per day.

The Commission further report that they had expended on the first day of January, 1886, the sum of \$586.89, leaving unexpended on that day and available the sum of \$14,413.11.

It has not been possible for the Commission during the brief period of their official existence to do more than familiarize themselves with the multifarious and vastly important duties which have devolved upon them, and acquire knowledge of the utmost value in regard to the wants and dangers alike of the forest through the intelligent exertions of special agents, who have, under the direction of the Commission, during the past few weeks penetrated to every part of the wilderness.

We therefore beg that the Legislature will grant the Commission time to prepare and present a further report, and in connection therewith to recommend certain amendments to the existing law relating to the following, among other topics: To prevent careless or malicious forest fires, and to punish those persons who cause the same; to hinder more effectually trespasses upon the State forest land, the cutting thereon or the removal therefrom of timber; to provide a more thorough restraint and regulation of railroads and the limitation of injuries to the forest occasioned thereby, and a provision for the conveyance of certain lands now forming part (but it is believed by the Commission erroneously) of the forest preserve.

ALBANY, *January 29, 1886.*

TOWNSEND COX,

Pres. Com. (F.)

THEO. B. BASSELIN.

SHERMAN W. KNEVALS.

STATE OF NEW YORK.

No. 51.

IN ASSEMBLY,

JANUARY 28, 1886.

LIST OF GENERAL ORDERS.

G. O.

74. Int. 90. An act to amend chapter 446, title 5 of the Laws of 1874, entitled "An act to revise and consolidate the statutes of the State, relating to the care and custody of the insane, the management of the asylums for their treatment and safe keeping, and the duties of the State Commissioners in Lunacy."
75. Int. 225. An act to amend the Code of Civil Procedure.
77. Int. 224. An act to establish a Code of Evidence. (Recommitted to Committee on the Judiciary.)
78. Int. 15. An act to regulate travel on the Elevated Railroads of the cities of New York and Brooklyn. (Recommitted to Committee on Railroads.)
79. Int. 14. An act to provide against accident or damages to citizens on the various structures of the Elevated Railroads in the city of New York. (Recommitted to Committee on Railroads.)
80. Int. 204. An act to repeal chapter 544 of the Laws of 1874, entitled "An act to authorize the election of town auditors in the town of Saratoga Springs in the county of Saratoga, and to prescribe their powers and duties."
81. Int. 219. An act in relation to town meetings in counties containing 300,000 inhabitants and upwards, and providing for the transaction of the town business other than the election of officers. (Recommitted to Committee on Internal Affairs.)
82. Int. 171. An act to amend chapter 235 of the Laws of 1865, entitled "An act to incorporate the Orangetown Fire Engine Company at Nyack, town of Orangetown in the county of Rockland."
83. Int. 203. An act to organize and establish a police department for the town and village of Saratoga Springs.

[Assem. Doc. No. 51.]

G. O.

84. Int. 37. An act to provide for and define the public or legislative printing. (Recommended to Committee on Public Printing.)
85. Int. 72. An act to amend chapter 534 of the Laws of 1879, entitled "An act for the preservation of moose, wild deer, birds, fish and other game, and the several acts amendatory thereof." (Recommended to Committee on Game Laws.)
86. Int. 215. An act to amend chapter 534 of the Laws of 1879, entitled "An act for the preservation of moose, wild deer, birds, fish and other game," and to repeal chapter 557 of the Laws of 1885, entitled "An act for the better preservation of wild deer." (Recommended to Committee on Game Laws.)

STATE OF NEW YORK.

No. 52.

IN ASSEMBLY,

JANUARY 29, 1886.

LIST OF GENERAL ORDERS.

G. O.

87. Int. 11. An act further to amend the act incorporating the Rochester Orphan Asylum.
88. Int. 25. An act to incorporate the Roman Catholic Union of the Knights of St. John.
89. Int. 194. An act to amend chapter 378 of the Laws of 1859, entitled "An act to incorporate the St. Joseph's Asylum in the city of New York."
90. Int. 173. An act to prevent taking fish from the waters of lake Ontario adjacent to the shore of Jefferson county, or from the inland waters of said county by other means than angling. (Recommended to the Committee on Game Laws.)
91. Int. 231. An act providing for commutation of sentences for good behavior of convicts in the State prisons and penitentiaries in this State.
92. Int. 207. An act to amend chapter 154, of the Laws of 1871, entitled "An act to amend the charter of the Buffalo City Cemetery and to restore the exemption of cemeteries in said city from local assessments. (Recommended to the Committee on Cities.)
93. Int. 148. An act to authorize the board of estimate and apportionment of the city of New York to examine the claim of Graham McAdam and to audit and pay the amount that may be justly due.
94. Int. 44. An act in relation to the pay of sergeants and roundsmen on the Yonkers police force.
95. Int. 124. An act to amend chapter 299 of the Laws of 1884, entitled "An act in relation to the office of the clerk of the city and county of New York."
96. Int. 250. An act to amend chapter 181 of the Laws of 1875, entitled "An act to authorize the villages of the State of New

G. O.

York to furnish pure and wholesome water to the inhabitants thereof, so far as the same is applicable to the village of Whitehall.

97. Int. 279. An act to provide and establish a permanent system of sewerage and drainage in the village of Mount Vernon and a part of the town of Eastchester, and in relation to the construction of said system. (Recommitted to the Committee on Villages.)

STATE OF NEW YORK.

No. 53.

IN ASSEMBLY,

January 29, 1886.

ANNUAL REPORT

OF THE INEBRIATES' HOME OF KINGS COUNTY FOR THE
YEAR ENDING DECEMBER 31, 1885.

To the Honorable the Legislature of the State of New York :

In accordance with the provisions of our charter (chapter 483, section 11, of the Laws of 1868), I have the honor to submit the annual report of the Inebriates' Home for Kings county, for the year ending December 31, 1885.

There were remaining in the Home, January 1, 1885, 134 patients ; there were admitted 363, making a total of 507.

On the 31st of December, 1885, there were 151 patients remaining in the institution, viz. : fifty-six boarders and ninety-five indigent poor.

During the year seven patients have died in the Home, four were transferred to hospitals, three to the lunatic asylum, two to the almshouse, and one to the Consumptives' Home; 339 left during the year, 170 of these are engaged in business and doing well, fifty-four unimproved, fifty-nine have been lost sight of, fifty-four were readmissions, three have died since leaving the Institution.

The following table shows the monthly number of patients for the year 1885:

January	154	July	142
February	147	August	158
March	156	September	162
April	161	October	154
May	152	November	166
June	157	December	176

SOCIAL CONDITION.

<i>Males.</i>		<i>Females.</i>	
Married.....	246	Married.....	54
Widowers.....	8	Widows.....	4
Single.....	194	Single.....	4
	<hr/>		<hr/>
Total.....	448	Total.....	59
	<hr/>		<hr/>
Total 507.			

NATIVITY.

United States.....	359	Scotland.....	13
Ireland.....	87	Germany.....	15
France.....	2	Elsewhere.....	8
British Provinces.....	9		<hr/>
England.....	14	Total.....	507
			<hr/>

OCCUPATION OF MALES.

Accountant.....	1	Draughtsman.....	1
Actors.....	2	Druggists.....	8
Agents, commission.....	2	Engineers.....	2
Agents, insurance.....	5	Engineers, civil.....	1
Agent, railroad.....	1	Engineer, mining.....	1
Agent, real estate.....	1	Farmers.....	4
Auctioneer.....	1	Firemen.....	2
Artists.....	3	Gardener.....	1
Bakers.....	4	Glass-blowers.....	6
Barber.....	1	Glazier.....	1
Bartenders.....	11	Gold-beater.....	1
Blacksmith.....	1	Grocers.....	5
Bookbinders.....	3	Hatters.....	2
Bookkeepers.....	5	Horseshoer.....	1
Brakeman.....	1	Hostler.....	1
Brokers.....	3	Ice cream dealers.....	2
Builders.....	4	Iceman.....	1
Butchers.....	2	Inspectors.....	2
Canvassers.....	3	Janitors.....	2
Carpenters, house.....	9	Jewellers.....	2
Carpenters, ship.....	4	Laborers.....	29
Cartmen.....	6	Lawyers.....	14
Chemist.....	1	Liquor dealers.....	8
Clergyman.....	1	Lithographer.....	1
Clerks.....	50	Livery stable keeper.....	1
Cloth cutter.....	1	Longshoreman.....	1
Coachmen.....	3	Machinists.....	3
Coffin-maker.....	1	Manufacturers.....	5
Conductors.....	2	Marketman.....	1
Cook.....	1	Mason.....	1
Coopers.....	3	Merchants.....	33
Dentist.....	1	Milkman.....	1

Molders.....	4	Sea captain.....	1
Musician.....	1	Segarmakers.....	2
Newsdealer.....	1	Shoemakers.....	3
No occupations.....	41	Steamfitter.....	1
Painters.....	11	Stonecutters.....	2
Paper ruler.....	1	Storekeeper.....	1
Paper stainers.....	2	Student, dentistry.....	1
Pattern maker.....	1	Students, medical.....	2
Pawnbroker.....	1	Surveyor.....	1
Photographers.....	4	Tailor.....	1
Physicians.....	16	Teacher.....	1
Plasterers.....	2	Teamster.....	1
Plumbers.....	3	Telegraph operator.....	1
Porter.....	1	Tinsmiths.....	4
Printers.....	8	Towboy.....	1
Purser.....	1	Treasurer.....	1
Railroad officers.....	2	Veterinary surgeon.....	1
Reporters.....	2	Watchcasemaker.....	1
Restaurant.....	2	Watchmaker.....	1
Saddler.....	1	Waiters.....	2
Sailor.....	1		
Salesmen.....	22	Total.....	448

OCCUPATION OF FEMALES.

Domestics.....	15	No occupation.....	41
Housekeeper.....	1	Nurse.....	1
Musician.....	1		
		Total.....	59

APPROXIMATION OF AGES.

Under 20 years.....	4	Fifty to 60 years.....	73
Twenty to 30 years.....	90	Sixty to 70 years.....	19
Thirty to 40 years.....	179		
Over 70 years.....	1	Total.....	507
Forty to 50 years.....	141		

The oldest patient was 72 years ; the youngest 18 years.

By a comparison of the statistics of this year and those of 1884, it appears that there were thirty-six more under treatment, and the average time of stay about the same. The readmissions were only one more, it would seem that the minimum in that regard had been reached, it being impossible to prevent it entirely as they present themselves in such a condition that common humanity forces us to take care of them, for a short time at least ; to this class no permanent good can be done as a rule, they having no intention of reforming.

During the past year the capacity of the building has been increased by the addition of a new dormitory for the free patients, so that we can now accommodate fifty patients more altogether; part of the room that was used was entirely unfit.

The building now in use is entirely new and newly furnished and can accommodate one hundred patients nicely ; is well lighted and ventilated ; we are now enabled to take a much larger number of free patients, and thereby we hope to accomplish more good. This year we have also inclosed the grounds with a new and substantial fence, which had become an absolute necessity, the old one being down in many places and in such a state of decay that to repair was a waste of money. The new one should last for years without any further expenditure. These two permanent improvements have caused the outlay of between thirteen and fourteen thousand dollars, but they were absolutely necessary and will be of great benefit.

The applications for admission are ever increasing and will in a short time tax our increased facilities to their utmost.

The usefulness and necessity of this institution is thus abundantly proven ; its reputation is now world-wide, and it draws its inmates from all parts of the United States, and also from Europe, and we believe that to-day it is the best institution of its kind existing.

The necessity for such hospitals is now generally acknowledged, and it is stated by the best authorities " that at least thirty-eight per cent of all cases of inebriety that come under treatment in inebriate asylums are cured.

Inebriate hospitals have demonstrated some facts at least which cannot be gainsaid ; many intemperate men who have entered them voluntarily and conformed to their teachings, have gone forth to the world stronger and better than before and are still pursuing sober and useful lives in at least the proportion as stated. One man out of three has been saved, and this against strong adverse circumstances in most cases.

It has been shown also that there are not a few cases of incurable inebriates which may remain quietly and soberly within an institution for years together, and thus shield themselves from risk of debauch and their families from annoyance and danger.

It has also been proven that inebriate asylums are a constant rebuke and warning to the people on the subject, which has a deterrent influence in favor of temperance.

These facts, taken altogether with the fact that inebriate asylums and homes record about a third of their cases restored, and that public sentiment is strengthening every day in favor of sobriety, there should be no discouragement from any quarter, nor rivalry between different methods, other than that which is born of high purpose and earnest efforts to accomplish the most good for the individual and the general public.

Respectfully submitted.

GEORGE G. HERMAN,
President.

FORT HAMILTON, *January 28, 1886.*

TREASURER'S REPORT.

The following is the report of the Treasurer of the Inebriates' Home for Kings county for the year ending December 31, 1885.

RECEIPTS.

From board money.....	\$30,615 90
From comptroller of the city of Brooklyn.....	41,745 00
From county towns per excise commissioners.....	1,994 81
	<hr/>
	\$74,355 71
	<hr/> <hr/>

DISBURSEMENTS.

Maintenance.

Paid for groceries and provisions.....	\$32,823 06
Paid for coal, wood, astral oil and gasoline.....	4,829 44
Paid for medicine, surgical instruments and attendance in medical department.....	1,357 53
Paid for clothing	1,435 47
Paid for express, cartage, farm, etc.....	2,598 99
Paid for help and labor.....	2,449 05
Paid for advertising, printing and stationery.....	942 00
Paid for newspapers and periodicals.....	161 99
Paid for incidental expenses.....	210 72
Paid for salaries of officers.....	5,275 08
Paid for rent of office in Brooklyn...	480 00
Paid for insurance.....	420 60
	<hr/>
	\$52,983 93
Paid for furnishing, furniture, etc.....	3,298 39
Paid for building improvements on grounds, etc.....	15,002 56
Balance paid on account of indebtedness.....	3,070 83
	<hr/>
	\$74,355 71
	<hr/> <hr/>

WILLIAM M. THOMAS,
Treasurer.

Examined and found the same to be correct.

J. W. RICHARDSON,
Auditor.

FORT HAMILTON, *January 28, 1886.*

STATE OF NEW YORK.

No. 54.

IN ASSEMBLY,

FEBRUARY 1, 1886.

ANNUAL FINANCIAL REPORT
OF THE COOPER UNION.

STATE OF NEW YORK:

EXECUTIVE CHAMBER, }
ALBANY, *February* 1, 1886. }

To the Legislature :

I have the honor to transmit herewith the annual financial report of the Cooper Union for the Advancement of Science and Art.

DAVID B. HILL.

[Assem. Doc. No. 54.] 1

REPORT.

The trustees of the Cooper Union for the Advancement of Science and Art, as required by the charter, submit the following report of the receipts and expenditures of the corporation for the year ending December 31, 1885, to the Legislature of the State of New York, and the common council of the city of New York.

RECEIPTS.

Rents from stores, rooms and offices.....	\$15, 152 46
Miscellaneous receipts.....	1, 931 00
Interest on town of Pompton bonds.....	6, 500 00
Interest on Peter Cooper Endowment Fund.....	9, 000 00
Donations.....	125 00
	<hr/>
	\$32, 708 46
	<hr/>

EXPENDITURES.

For free night classes.....	\$8, 256 86
For free art school for women	8, 251 09
For reading room	976 79
For library	3, 792 73
For stenography department	336 72
For chemical department.....	72 43
For laboratory	352 82
For care of building	6, 008 03
For heat and ventilation.....	5, 313 96
For repairs and improvements.....	3, 959 24
For office expenses.....	662 00
For stationery	172 76
For printing	151 25
For postage.....	103 92
For rewards to employees.....	197 50
For Women's Centennial Union Fund.....	13 00
For gas	2, 089 50
For sundries	115 46
For prizes	150 00
	<hr/>
	\$40, 976 06
	<hr/>

GENERAL CASH STATEMENT.

Dr.

Balance in treasury January 1, 1885.....	\$7, 108 98
Income	32, 708 46
Money borrowed	14, 750 00
	<hr/>
	\$54, 567 44
	<hr/>

Cr.

Expenditures	\$40, 976 06
Loans paid off.....	10, 000 00
Balance in treasury January 1, 1886	3, 591 38
	<hr/>
	\$54, 567 44
	<hr/>

FINANCIAL CONDITION.

Current Assets.

Balance in treasury January 1, 1886	\$3, 591 38
Rents due	7, 862 92
	<hr/>
	\$11, 454 30
	<hr/>

Current Indebtedness.

Loans due.....	\$19, 450 00
Accounts audited.....	3, 479 69
	<hr/>
	\$22, 929 69
	<hr/>

CITY AND COUNTY OF NEW YORK, ss. :

Wilson G. Hunt, Daniel F. Tiemann, Edward Cooper, John E. Parsons and Abram S. Hewitt, being duly and severally sworn, do, and each for himself doth depose and say, that they are trustees of the Cooper Union for the Advancement of Science and Art, and that the foregoing is a true account of all the receipts and expenditures of the said trustees for the year ending December 31, 1885, to the best of their knowledge and belief.

WILSON G. HUNT,
DAN'L F. TIEMANN,
EDWD. COOPER,
JNO. E. PARSONS,
ABRAM S. HEWITT.

Sworn to before me, this 29th }
day of January, 1886. }

JOHN E. MALONEY,
Notary Public Kings County.

Certificate filed in New York county.

STATE OF NEW YORK.

No. 55.

IN ASSEMBLY,

FEBRUARY 1, 1886.

ANNUAL REPORT

OF THE ECLECTIC MEDICAL SOCIETY OF THE STATE
OF NEW YORK.

BUFFALO, N. Y., *January* 26, 1886.

Hon. JAMES W. HUSTED, *Speaker of the Assembly* :

SIR — We have the honor to transmit to you, as required by law, the annual report of the Eclectic Medical Society of the State of New York, for the present year.

Respectfully yours,

GEORGE W. BOSKOWITZ, M. D.,

President.

JAMES EDWIN DANIELSON,

Secretary.

MINUTES OF THE TWENTY-FIFTH ANNUAL MEETING.

The Eclectic Medical Society of the State of New York convened for its twenty-fifth annual session in Adelphi Hall, New York, on Wednesday, September 9, 1885, at 10 o'clock, A. M. On account of the absence of the president and vice-president, the secretary called the meeting to order, and Dr. Alexander Wilder was elected temporary chairman.

The meeting was opened by prayer, by Dr. John Wilson, of Albany.

The roll of membership was called, and more than a quorum responded.

The names of delegates were received from the following auxiliary societies: Saratoga District Society, Albany County Society, Black River District Society, Sullivan County Society, Central New York Society, New York City Society, and West Side Medical Society.

These were referred to the board of censors.

In place of absentees on the board of censors, the president appointed Drs. James M. Congreve, of Wappingers Falls; Lewis P. Grover, of Brooklyn; M. L. Filkins, of Albany; James E. Briggs, of New York; Wm. Jones, of Newburgh; Richard E. Kunze, of New York; Phebe Low, of Liberty; and G. W. Boskowitz, of New York.

The board of censors, in due time, reported favorably upon all the delegates named, and also upon all those recommended for permanent membership.

A ballot was ordered, and Drs. Jacob F. Neef, of Albany, and Wm. Jones, of Newburgh, were appointed tellers.

The following were unanimously elected to permanent membership: A. L. Scoville, of Fortsville, Saratoga county; Thomas Grant, of Liberty, Sullivan county; T. R. Kinget, Sr., of New York city; J. A. Bauerman, of New York city; J. F. McCann, of New York city; W. Henry May, of New York city; J. N. Cary, of New York city; Mary A. Hayward, New York city; J. L. McKennon, of Masonville, Delaware county; P. A. Allen, of Cobleskill, Schoharie county; R. Hubbell, of Harpersfield, Delaware county.

The reading of the minutes was suspended, and the record approved as printed in volume XIV of the Transactions.

The society then listened to the

SECRETARY'S REPORT.

BUFFALO, N. Y., *September 1, 1885.*

Mr. President and members of the Eclectic Medical Society of the State of New York:

LADIES AND GENTLEMEN — For several years past our report has been written on the evening of the first day's session, in order that we might include the receipts and disbursements up to the time of its presentation. The strain was great, and was cheerfully undergone, but on this occasion we are compelled to economize our strength, and have therefore closed the accounts a week before the time fixed for this meeting. We hope the change will be satisfactory.

We will first consider the subject of

MEMBERSHIP.

Your attention is called to the statement made in our last report which we will here repeat:

"A resolution of this body, passed at a previous meeting, which compels the secretary to drop from the roll all members who are two years in arrears to our auxiliary societies, now comes into effect. Correspondence has been held during the year with ten or a dozen such delinquents, but in the majority of cases they have shown a disposition to pay up their dues in order to maintain their proper standing in this society. To some extent, this correspondence is still unfinished. We hoped to complete it before this meeting, but it is difficult to learn of each individual case, except through the annual reports of the secretaries of local organizations, and these have not been received at the time of this writing. We should not be surprised if the names of others are presented as coming under the rule, but this matter will be definitely settled at no distant date. We are inclined to be lenient with delinquents on account of the fact that our transactions have not been printed for two or three years, and the resolution to which we refer seems to be a surprise to the parties affected by it. The personal attention of each individual is called to the resolution, and the secretary of the society is at the same time informed of the jeopardy, with the request to report at once when his dues are received."

So far the following have been dropped from the rolls, and for the reasons hereafter stated.

Allen, E., Copenhagen. Does not belong to Black River District Society; does not reply to letters and notices.

Baker, E. L., Syracuse. Suspended from Central New York Society; no replies to letters and notices.

Bell, W., removed to Michigan. Dropped from Genesee Valley District Society.

Brown, C. K., Troy. Does not belong to the Albany County Society, and virtually resigns.

Bates, C. W., Hempstead. Does not belong to Brooklyn Academy of Medicine; resigned.

Converse, J. H., Danville, Ills. Was a member of Albany County Society; not a member of an auxiliary, and not paying dues.

Crowell, W. E., removed to Massachusetts. No reply to letters.

De Leon, Edwin, Middletown. Expelled from Hudson River District Society.

Downing, Catherine A., Scranton, Pa. Not a member of an auxiliary, and does not pay dues.

Force, Alfred, Attica, Ohio. Not a member of an auxiliary; virtually resigns.

Hawley, Jr., W. H., Dundee. Suspended from Genesee Valley District Society; over two years in arrears for dues.

Hill, C. Edward, Syracuse. Suspended from Central New York Society; over two years in arrears for dues.

Holland, J. G., address unknown. Not a member of Saratoga District Society.

Leonard, H. W., Camden. Suspended from Oswego County Society; four years in arrears for dues.

Lewis, Albert, Hoboken, N. J. Dropped from New York City Society; pays no dues.

Mortimore, S. E., New York city. Suspended from West Side Society, for non-payment of dues.

Murphy, W. W., Liberty. Expelled from Sullivan County Society.

Newby, George, New York city. Not a member of an auxiliary.

Owen, F. W., Carthage. Not a member of the Black River District Society; going out of the State.

Sharp, J. J., Tuscarora. Suspended from Genesee Valley District Society; non-payment of dues.

Southworth, O. L., Leonardsville. Not a member of an auxiliary society.

Van Valkenburgh, J., Sharon. Not a member of an auxiliary society.

Weaber, W. H., New York city. Resigned.

Wright, A. H., Livonia. Suspended from the Genesee Valley District Society; over two years in arrears for dues.

There might be others added that are resident in the western part of this State, but they are in the jurisdiction of the Western New York Society. This society has gone no further toward organizing than they reported here at the last annual meeting. The organizers have felt inclined to leave the whole matter in the hands of your secretary. This is a great mistake, for he is already overworked. He will cheerfully do all that can reasonably be expected, but he cannot do the work of two, and in his present condition of health he does not intend to attempt it.

LEGISLATION.

Several bills were introduced in the Legislature of the State at the last session touching the practice of medicine. The most notable was the health bill providing for a board of examiners to examine graduates from all the colleges in the State, a certificate or diploma being necessary from them in order that the graduate might practice medicine. It provided for a certain number to be appointed by the Board of Regents, and six to be recommended by each State society, of which the Board of Regents should select two. This would give our school about two representatives against ten others. Although this bill had a very powerful backing, it failed to pass. The Homœopathic Society introduced a bill similar in character, but providing for a board of their own school to examine the graduates from homœopathic colleges. This undoubtedly had some effect toward defeating the bill. Your secretary issued circulars to each physician in the State, together with a copy of Dr. King's address, and both were sent to each member of assembly and of the senate. Copies were sent to them at their post-office addresses before the opening of the session, and also to the same addresses about a fortnight after the Legislature convened. At the same time, Dr. Boskowitz, of New York, had a thousand copies of the same address, and distributed them of his own accord for the same purpose. In the secretary's circular to physicians, he asked that every one who was acquainted with a member of the Legislature should see him, and report the result of the interview. Quite a number were interviewed, but only a dozen of the members reported. As the secretary received news of legislation, these dozen were immediately informed. We are pleased to state that at the adjournment of the Legislature no bill had been passed that affected us unfavorably. We can say but little in favor of the labors of the legislative committee of this society. All the work done was done in great part by those not on the committee. Too much care cannot be exercised in forming this committee, for its labors are important, and it must be a working committee, for nothing is to be gained by simply making the appointments, and having the matter there end. If we do not keep on the watch, we shall find some day that we have been legislated out of existence, or our rights taken away, which is the same thing. It matters little whether this is done at one bold stroke, or whether the character of the legislation is such as to destroy our life in years to come. If it happens that a bill is passed that will prevent our graduates from practicing, whether they come from within the State or without the State, our growth is stopped, and it is only a question of time when the last of our practitioners will die, and the school become extinct.

On July 9, a letter was addressed to the secretary of the Board of Regents on the subject of a board of examiners to represent our school of practice. You will remember that in our last report we stated that the Board of Regents had in their meeting

Resolved, That in view of the probable modification or repeal of the law authorizing the appointment of boards of examiners, and the issue of medical diplomas by the Board of Regents, it is not expedient at this time to appoint any additional examining boards.

The secretary thought it was needless to comment upon this resolution, and that to defer action on the plea of probable and prospective legislation, was contemptuous, overbearing and unjust. However, the following letter was sent:

BUFFALO, N. Y., *July 9, 1885.*

DAVID MURRAY, Esq., *Secretary, Board of Regents:*

DEAR SIR — Will you please call the attention of the Board once more to the request made by the Board of Directors of the Eclectic Medical Society of the State of New York, asking for the appointment of a board of examiners to represent our school of practice?

As you are aware, a board was appointed in 1875, and it was not until eight years afterward that we learned that no such board was in existence, because, as you wrote, they had not qualified. What qualifications were necessary we do not know, but the gentlemen whose names we submit have agreed to do whatever is necessary to effect the organization.

Since the appointment in 1875, Dr. Robert S. Newton, of New York, and Dr. H. Boskowitz, of Brooklyn, have died. Hence the Board of Directors of the State Society endeavored to fill the vacancies by recommending a new board that would meet all requirements.

In July last you reported the following resolution:

Resolved, That in view of the probable modification or repeal of the law authorizing the appointment of boards of examiners, etc., it is not expedient at this time to appoint any additional examining boards.

The legislation of last winter did not result in any modification or repeal of any law touching the matter in point.

The Board of Directors, therefore, again request your honorable body to appoint a board of examiners to represent the Eclectic School of Medicine. We also respectfully suggest the names of Milton M. Fenner, of Fredonia; Richard E. Kunze, of New York; Orin Davis, of Attica; Robert A. Gunn, of New York; Thomas L. Harris, of Cazenovia; Henry A. Bolles, of Cortland, and J. Edwin Danelson, of Buffalo.

Respectfully yours,
J. EDWIN DANELSON.

The following was received in reply:

OFFICE OF THE REGENTS, }
ALBANY, N. Y., *July 13, 1885.* }

Dr. J. EDWIN DANELSON, *Buffalo, N. Y.:*

DEAR SIR — Yours of July 9th is before me. The Board held its semi-annual meeting July 7-8, and consequently your communica-

tion was not in time to be laid before them. I will submit it at the earliest opportunity. If a special meeting is held before the next annual meeting it will be submitted. Much to the regret of the board, the Legislature took no action as to the amendment of the law.

Very truly yours,
DAVID MURRAY.

Unfortunately we were too late. This mistake was made on account of being misinformed as to the date of the semi-annual meeting of the Board of Regents. The annual meeting takes place in January, and this society should renew its application at that time. Two boards have been appointed, and examinations have been made by them. Recently, in reading the act carefully, we find that the Board of Regents are authorized to appoint one or more boards. This gives them great discretion, and it may be that eventually we shall learn that their communications and resolutions mean nothing but evasion, and that they do not intend to make any further appointments.

The following are the details of money transactions:

RECEIPTS.

Societies' Dues.

1884.		
Oct.	15. New York City Society	\$24 00
	15. Hudson River District Society	7 50
	15. Broome County Society	6 00
	15. Saratoga District Society	8 00
	15. Brooklyn Academy of Medicine	9 50
	15. Black River District Society	9 50
	17. Albany County Society	11 00
	30. Sullivan County Society	10 00
Nov.	14. Genesee Valley District Society	13 50
1885.		
Aug.	28. Oswego County Society	6 00
		<hr/>
		\$105 00
		<hr/>

Members' Dues.

1884.		
Dec.	9. Wm. R. Hayden	\$2 00
		<hr/>

Initiation Fees.

1884.		
Oct.	15. J. P. Marsh	\$10 00
	15. L. O. Goetchius	10 00
	15. H. N. Waite	10 00

1884.

Oct. 15.	A. W. Tompkins	\$10 00
27.	A. J. Kelemen	10 00
Nov. 14.	J. S. Akeley	10 00
Dec. 11.	A. L. Hunt	10 00

1885.

Jan. 15.	C. K. McDonough	10 00
July 20.	H. B. Arnold	10 00
Aug. 14.	H. E. Hunt	10 00

\$100 00
Transactions.

Vol. XII.	Four copies, \$1.50	\$6 00	
	XII. One copy, \$1.75	1 75	
			\$7 75
Vol. XIII.	One copy, \$1.50	\$1 50	
	XIII. Three copies, \$1.75	5 25	
			6 75
Vol. XIV.	Seventy-three copies, \$1.75 ..	\$127 75	
	XIV. Forty-six copies delivered; paid on account	15 00	
			142 75
			\$157 25

Total Receipts.

Dues from societies	\$105 00
Dues from members	2 00
Initiation fees	100 00
Transactions	157 25
	\$364 25

DISBURSEMENTS.

Express	\$8 45
Exchange	30
Telegrams	71
Postage	34 45
Stenographer	14 85

1885.

April 14.	Added to treasurer's check of \$102 71, to pay Baker, Jones & Co	125 00
July 23.	Baker, Jones & Co	100 00
Sept. 1.	Wm. Jones, treasurer	80 49

\$364 25

The secretary acknowledges that he is not the disbursing officer, but he has been almost too conveniently near our greatest creditor to escape frequent interviews, and has taken the liberty of paying our good natured printer as fast as the money was received. This appears right in theory, but we fear may have shorn the treasurer of some of the dignity of his office. An insight into our motive may be inferred from the fact that the secretary has received nothing toward the payment of his salary for the past year.

LIBRARY.

The permanent library has been increased during the year by five volumes of the Transactions of this society, and now numbers eighty-two books.

Of the circulating library, the following gives the details:

<i>Volume XII.</i>		Copies.
On hand at last report.....		5
Sold during the year.....		5
		<hr/>
<i>Volume XIII.</i>		Copies.
On hand at last report		53
Sold during the year.....	4	
Printer's copy.....	1	
		<hr/>
		5
		<hr/>
Balance		48
		<hr/>
<i>Volume XIV.</i>		Copies.
Number of books printed		200
Sold during the year.....	73	
Placed in permanent library	5	
		<hr/>
		78
		<hr/>
Leaving a balance		122
		<hr/>

Of this number, the West Side Society has forty copies, for which have been received \$10 on account; the Albany County Society, six copies, for which \$5 have been paid on account. In addition, there has been delivered to the Saratoga District Society, ten copies; to the Black River District Society, twelve copies, and to the New York City Society, twenty-two copies. Deducting these from the above balance, the secretary has at this date in his possession thirty-two volumes.

The report of the sale of volume XIV is more satisfactory than that of any previous volume. Still, we are not so certain of the ultimate result. Most of the edition has been ordered and delivered,

but as the payments are not completed, some of the books may be returned.

The printing of our Transactions is as important a matter as our financial condition; in fact, one hinges upon the other. We print an edition of 200 volumes, which costs us \$500 or more. We sell 150 of them at \$1.75. Adding the cost of postage, advertising and expressage, and counting the stock left over as dead, it costs us over \$250 above what we receive for the books. We would suggest the trial of a plan something like this: Print the Transactions every year in pamphlet form, but limit the size to 200 or 250 pages; then when we have two numbers in paper covers, they can be bound in cloth, uniform with previous books. The book could be sold for \$1.25, and we think would be taken in larger quantities. The binding would cost about twenty-five cents; to this would be added the trifling cost of postage. It would allow us to issue a volume every year, and in two years cost the members \$2.75. On this plan the State society would be whole in its investment, and we might be able to circulate more literature.

NECROLOGY.

We have heard of the death of three of our members since the last annual meeting. Dr. C. C. Hopkins died early in the year, being attacked with pneumonia soon after his return from the last annual session. Dr. E. T. Chaney died in Kansas, whither he had gone for his health; he was well advanced in years and had been feeble for some time. We have also learned of the death of Dr. John Henry, but have received no particulars.

ANNUAL DUES.

We copy from our last report: "Several years ago," more particularly speaking, in September, 1874, "the financial policy of this society was changed, and its revenue is now received from a per capita tax upon the membership of each auxiliary. This revenue is only sufficient to barely cover the running expenses of the association. As we have had no extra expenditure, we have always had sufficient means to meet our liabilities. The other State organizations pay an annual membership fee of from three to five dollars, and their Transactions are issued regularly. The National Eclectic Medical Association also charges a membership fee of three dollars. In each instance, as far as we are informed, the fee includes a copy of the annual Transactions. As we believe our literature to be necessary to our existence, and of vital importance in spreading our principles, not to speak of informing the people of our existence, we are compelled to suggest that this society, at this session, so amend its by-laws, that at the next meeting we may have an annual membership fee of three or five dollars, the member to receive, upon payment of the fee, a printed and bound copy of the Transactions."

The following was presented at the last meeting, and comes be-

fore you as an amendment to Article IX of the by-laws; it reads as follows:

DUES.— At each annual meeting of the society, each permanent member shall pay to the secretary three dollars as annual dues. Each member upon payment of the annual dues, or as soon thereafter as published, shall receive a copy of the Transactions of the society. Any member failing to pay the dues for two years shall be notified of the delinquency, and if the amount due is not paid within three months, the name shall be dropped from the roll of membership. New members shall be exempt from the payment of dues for the first year. Auxiliary societies with a membership of fifteen or less shall pay the sum of five dollars as annual dues; where the membership exceed fifteen the amount of annual dues shall be ten dollars.

This is the most important matter to come before this society this session. Since 1874 the payment of annual dues by members has stopped, and in lieu of that a per capita tax of fifty cents placed upon all members of auxiliary societies. Experience has demonstrated that this revenue is inadequate. If we do not print our transactions, the receipts are amply sufficient. But every volume not only depletes the treasury, but also runs the society into debt. There is but one inference—if we continue to print, we shall become bankrupt. If we cease to publish our transactions, we may as well cease as an organization—adjourn *sine die*. We believe there is but one alternative, and that is the ratification of the above amendment. We say there is but one alternative; there is another that suggests itself, and that is, if we could get an annual subscription of from twenty to twenty-five dollars, from ten to twenty of our members, there would be no necessity for disturbing our by-laws as they read at present. The only trouble here is whether we shall be able to find men who are able to pay this subscription, and are also willing to do so. It may be feasible, but we are base enough to prefer the money to the subscription. Whether feasible or not, it would be a fair index of the enthusiasm for the cause of Eclecticism, of which we talk and write so much.

Your obedient servant,

J. EDWIN DANELSON,

Secretarg.

The treasurer presented the following report:

NEWBURGH, *September 9, 1885.*

As treasurer of the Eclectic Medical Society of the State of New York, I have the pleasure to present the following report:

October 16, 1884, balance in treasury.....	\$102 71
April 3, 1885, received from society per J. Ed. Danelson.	125 00

July 23, 1885, received from society per J. Ed. Danelson.	\$100 00
Sept. 1, 1885, received from society per J. Ed. Danelson.	80 49
	<hr/>
	\$408 20
July 23, 1885, paid Baker, Jones & Co.....	327 71
	<hr/>
Balance in treasury.....	\$80 49
	<hr/> <hr/>

WILLIAM JONES.

Both reports were received and tabled, and the money matters referred to a committee on finance, consisting of Drs. R. E. Kunze and L. P. Grover.

A discussion then followed upon the subject of Medical Legislation, which was participated in by Drs. G. W. Boskowitz, M. L. Filkins and R. A. Gunn.

The finance committee reported favorably upon the accounts of the secretary and treasurer, and the society adopted the report.

Recess to 2 o'clock.

FIRST DAY — AFTERNOON SESSION.

The discussion upon legislation was continued. A committee on Transactions was ordered, and the president appointed Drs. L. P. Grover, T. Cleland, and J. F. Neef.

Drs. H. E. Hunt, J. M. Congreve and W. Jones were appointed a committee to express the sentiments of this society respecting the death of the members reported by the secretary.

A nominating committee was appointed, consisting of D. A. Chase, M. D, of the Albany County Society; William Jones, Hudson River District Society; Phebe Low, Sullivan County Society; J. L. McKennon, Susquehanna District Society; Anna E. Park, West Side Society, and H. E. Hunt, New York City Society.

The amendment respecting dues was called, and upon motion its consideration was suspended until a report of the committee on transactions was received.

Dr. R. E. Kunze, of New York, read an essay entitled "Serious Forebodings regarding the Health of Mankind." Discussion followed. Dr. W. L. Tuttle reported a case of talipes, with illustrations. A discussion followed upon the use of chloroform and ether.

The following was reported by the New York City Society:

"At a special meeting of the Eclectic Medical Society of the City and County of New York, held on the evening of August 25, 1885, a committee appointed to draft a vote of thanks to Prof. George W. Boskowitz, Dean of the Eclectic Medical College, submitted the following preamble and resolutions, which were unanimously adopted.

WHEREAS, In his efficient defense of the Eclectic Medical College of the city of New York, Prof. George W. Boskowitz, Dean of that

institution, has rendered inestimable services to the cause of eclecticism in this State and the entire Eastern States, and

WHEREAS, The Eclectic Medical Society of the city and county of New York, desire to place on record an evidence of their appreciation of his labors, be it

Resolved, That the Eclectic Medical Society of the city and county of New York, hereby tender their sincere thanks to Prof. George W. Boskowitz, for the untiring zeal and energy with which he effectually espoused the cause of the reform school of medicine in this State, and be it further

Resolved, That these resolutions be spread in full upon the minutes of the society, and a copy of them be submitted to the Eclectic Medical Society of the State of New York, and to such medical journals as are in sympathy with the eclectic cause."

(Signed.)

L. DAVIESON, M. D.,
H. E. HUNT, M. D.,
T. R. KINGET, Sr., M. D.,
M. J. JACKSON, M. D.,
C. H. FASSIN, M. D.

Committee.

The Mutual Aid Society organized by some of the members of the National Eclectic Medical Association, was explained by Dr. Wilder, and members were asked to join the same.

Upon motion, the president was authorized to appoint fifteen delegates to the National Eclectic Medical Association.

It was resolved that the secretary of the State society inform the secretaries of auxiliary societies by circular of any legislation threatening the rights of physicians.

Recess till 8 o'clock.

FIRST DAY — EVENING SESSION.

Addresses were delivered by Drs. H. E. Hunt, T. R. Kinget, Sr., R. A. Gunn, C. H. Yelvington and E. B. Foote.

SECOND DAY — MORNING SESSION.

The society convened at 10 o'clock A. M.

It was upon motion,

Resolved, That the members of the Eclectic Medical Society of the State of New York respectfully ask the legislature to re-enact the medical statute of 1844, which is the only legislation on medical subjects ever asked or desired by the people of the State.

Resolved, That State medical boards and special acts to regulate the practice of medicine are in their inception designed to interfere

with and destroy unalienable rights of persons, and tend to degrade citizenship, and destroy love of country among upright men; that governments of free people have never been instituted for such arbitrary measures, and that we denounce as contemplated outrage, the legislation prepared by the American Medical Association, for the creating of State boards with full power to dictate who may or who may not follow the practice of medicine, the members of such boards to be designated by State medical societies.

Resolved, That we disapprove of the medical statute said to have been enacted in 1880 which prohibits graduates from elsewhere from engaging in practice in New York, except their diplomas are indorsed by deans of colleges in this State, as being unjust in itself, a violation of comity between the States, and of the nature of a protective tariff in medical diplomas, as well as of doubtful constitutionality.

The Committee on Transactions reported through the secretary. The committee recommended the acceptance of the offer made by the Eclectic Publishing Company, of which the following is a copy:

NEW YORK, *September 9, 1885.*

In consideration of the "Medical Advocate" being made the official organ of the Eclectic Medical Society of the State of New York, and of an agreement on the part of the said society not to print a volume of transactions while this contract is in force, the undersigned proprietors of the "Medical Advocate" agree to print in the said "Medical Advocate" the proceedings, essays, and a synopsis of the several auxiliary societies of the Eclectic Medical Society of the State of New York. All said proceedings, essays, etc., to be inserted in the said "Medical Advocate" to be subject to the supervision and approval of the secretary of the said Eclectic Medical Society of the State of New York.

THE ECLECTIC PUBLISHING CO.,

Proprietors of the "Medical Advocate."

The subject was discussed at length by Drs. G. W. Boskowitz, W. L. Tuttle, R. A. Gunn, A. M. Lesser, T. Cleland, C. H. Yelvington, H. E. Hunt, A. E. Park and J. E. Danelson. A motion was offered to refer the matter to the publishing committee with power. This was lost, and the report was adopted.

An amendment to article IX of the constitution was presented. It reads as follows:

DUES.—At each annual meeting of the society each permanent member shall pay to the secretary three dollars as annual dues. Each member, upon payment of the annual dues, or as soon thereafter as published, shall receive a copy of the transactions of the society. Any member failing to pay the dues for two years shall be notified of the delinquency, and if the amount due is not paid within three months, the name shall be dropped from the roll of membership. New members shall be exempt from the payment of dues for

the first year. Auxiliary societies with a membership of fifteen or less shall pay the sum of five dollars as annual dues; where the membership exceeds fifteen the amount of annual dues shall be ten dollars.

The motion to adopt was amended by substituting "one dollar" in place of "fifty cents," in article IX, as it now stands, and this amendment to the motion was adopted. This makes the *per capita* tax on members of auxiliaries one dollar instead of one-half dollar as formerly.

The treasurer was authorized by motion to pay ten dollars for rent of rooms during the convention.

The nominating committee presented its report, and a motion was made to proceed to ballot, and Drs. Albert Fox and Wm. L. Tuttle were appointed tellers.

The following named persons were elected officers of the society for the ensuing year:

President, Geo. Boskowitz, New York; vice-president, M. L. Filkins, Albany; recording secretary, J. Edwin Danelson, Buffalo; corresponding secretary, Thomas Cleland, New York; treasurer, William Jones, Newburgh.

Board of censors — Alexander Wilder, 1st judicial district; A. R. Tiel, 2d judicial district; S. Tuthill, 3d judicial district; L. O. Goetchius, 4th judicial district; J. A. Rega, 5th judicial district; T. L. Harris, 6th judicial district; J. C. Durgan, 7th judicial district; O. Davis, 8th judicial district; A. M. Lesser, Eclectic Medical College.

Newburgh was selected as the place of the next meeting, and the time was fixed as the first Wednesday and Thursday in October, 1886.

Dr. Thomas Cleland was elected a director of the Mutual Aid Society.

Dr. George Archbold, of Oswego, was elected to honorary membership.

By resolution, Dr. Boskowitz was substituted for Dr. Danelson as a member of the board of examiners to confer the regent's degree.

The following were appointed delegates to the National Association: M. L. Filkins, A. Fox, T. R. Kinget, Sr., M. J. Jackson, A. W. Tompkins, F. C. Maxon, P. Low, D. K. McDonough, J. F. Neef, J. P. Nolan, E. M. Manwarren, C. W. Parker, C. H. Yelvington, J. L. McKennon, and F. A. O'Hare. The members themselves were given the power of substitution.

As a legislative committee, the society appointed the officers of the society.

An advisory committee was appointed by the president, and consists of Samuel Tuthill, B. J. Stow and A. Fox.

Dr. Stow, of Brooklyn, made a few remarks, after which the society adjourned.

J. EDWIN DANELSON,
Secretary.

G. W. BOSKOWITZ,
President.

STATE OF NEW YORK.

No. 56.

IN ASSEMBLY,

FEBRUARY 3, 1886.

LIST OF GENERAL ORDERS.

G. O.

98. Int. 296. An act to establish a board of medical examiners of the State of New York to regulate the licensing of practitioner of medicine and of surgery and to further regulate the practice of medicine or surgery. (Recommitted to the Committee on Judiciary.)
99. Int. 298. An act to regulate the employment of prisoners in the penal institutions in this State. (Recommitted to the Committee on Prisons.)
100. Int. 295. An act supplemental to chapter 312 of the Laws of 1859, and to provide for the appointment of two additional State assessors.
101. Int. 213. An act to provide for the construction of fishways in the State dam, across the Oswego and Seneca rivers.
102. Int. 140. An act making an appropriation for deficiency in appropriation for support, maintenance, repairs and manufacturing purposes for the several State prisons.
103. Int. 278. An act to amend section 382 of the Penal Code.
104. Int. 280. An act to fix the place in which certain property shall be assessed.
105. Int. 195. An act to ratify and confirm the official acts of the board of supervisors of the county of Cattaraugus so far as the same may be affected questioned, or impaired by reason of not certifying and filing the list of persons to serve as grand jurors at courts of Oyer and Terminer and of Sessions in said county, within the *time fixed by law*.
106. Int. 49. An act to legalize and confirm the official acts of certain commissioners of highways.

G. O.

107. Int. 39. An act to amend section 195 of chapter 12, title 2, part 1, of the Revised Statutes.
108. Int. 297. An act to amend chapter 3299 of the Code of Civil Procedure.
109. Int. 190. An act further to provide for the construction and operation of railroads upon, through, or over streets, avenues and highways, and for compensation to owners of property bounded thereon in case of damages thereto arising from such construction and operation.
110. Int. 6. (Senate.) An act to provide for submitting to the people the question, "Shall there be a convention to revise the Constitution and amend the same?"
111. Int. 288. An act to create the office of marshal and abolish the office of constable in the city of Brooklyn. (Recommitted to the Committee on Cities.)
112. Int. 43. An act to amend chapter 163, of the Laws of 1873, entitled "An act to organize and establish a police force for the city of Yonkers and the several acts amendatory thereof." (Recommitted to the Committee on Cities.)
113. Int. 5. An act to amend chapter 714, of the Laws of 1869, entitled "An act to incorporate the city of Watertown." (Recommitted to the Committee on Cities.)
114. Int. 289. An act to amend chapter 585, of the Laws of 1874, entitled "An act to incorporate the Brooklyn Elevated Silent Safety Railway, for the purpose of providing rapid transit through the city of Brooklyn, Kings county, to Woodhaven, in the town of Jamaica, in the county of Queens and the State of New York, and to provide for constructing and operating a railway therefor," and the acts amendatory thereof. (Recommitted to the Committee on Railroads.)
115. Int. 64. An act to provide a uniform excise law for the State of New York. (Recommitted to the Committee on Excise.)
116. Int. 281. An act to amend chapter 356, of the Laws of 1883, entitled "An act to provide for the establishment of a bureau of labor statistics."
117. Int. 211. An act to amend chapter 489, of the Laws of 1881, entitled "An act to provide for the disposition of a portion of the Chenango canal extension, and the lands, rights, and all other property connected therewith."
118. Int. 306. An act to release to Ellen M. Chappel and John Chappel the right, title and interest of the people of the State of New York in certain real estate in the city of Lockport, Niagara county, and State of New York."

G. O.

119. Int. 255. An act to amend chapter 465 of the Laws of 1875, entitled "An act to require the payment of certain premiums to the fire departments of cities and incorporated villages by fire insurance companies not organized under the Laws of the State of New York, but doing business therein. (Recommended to the Committee on Insurance.)
120. Int. 107. An act to amend chapter 465 of the Laws of 1873, entitled "An act to require the payment of certain premiums to the fire department of cities and incorporated villages by fire insurance companies not organized under the Laws of the State of New York, but doing business therein," as amended by chapter 359 of the Laws of 1876, and as amended by chapter 153 of the Laws of 1879. (Recommended to the Committee on Insurance.)
121. Int. 62. An act to incorporate the Second Mutual Insurance Company of the city of New York. (Recommended to the Committee on Insurance.)
122. Int. 230. An act to authorize the board of fire commissioners of the city of New York to inquire into and determine the claim of Gilbert R. Merritt, to be placed upon the pension-roll of the fire department of said city.

STATE OF NEW YORK.

No. 57.

IN ASSEMBLY,

January 25, 1886.

SILVER COINAGE.

MR. HAMILTON'S RESOLUTIONS AND MR. TAPPAN'S
SUBSTITUTE; SPECIAL ORDER FOR FEBRUARY 15,
IMMEDIATELY AFTER READING JOURNAL.

By Mr. HAMILTON:

WHEREAS, The continued compulsory coinage of silver dollars of the present weight and fineness will depreciate the currency of the country, deprive the laborer of his just reward, result in business disaster and widespread loss; and,

WHEREAS, The payment of the bonds of the United States or any part thereof, in silver dollars, will disappoint the just confidence of its creditors, decrease the value of its bonds, and imperil the savings of the people that invested in them at a low rate of interest for the sake of security and upon the faith of their payment in gold coin or its equivalent,

Resolved (if the Senate concur), That the senators and representatives of this State in Congress be and they hereby are requested to use their utmost endeavors to secure the repeal of the law commonly known as the Bland act, and that they be and they hereby are requested to urge such legislation as will maintain the currency of the country upon its present basis and preserve the obligations of the United States from depreciation and the confidence of its creditors from disappointment.

Resolved, That the governor be requested to transmit a copy of these resolutions to each of the senators and representatives in Congress from this State.

By order,

C. A. CHICKERING,

Clerk.

By Mr. TAPPAN:

WHEREAS, The continued coinage of standard silver dollars of 412½ grains each by the government of the United States, under the provisions of the Bland act of 1878, meets with the disapproval of a large number of citizens of this State, because of the fact that these coins with the legal stamp of the government upon them are worth intrinsically only seventy-nine and seven-tenths each because of their excessive coinage and light weight; and,

WHEREAS, A single standard for the coinage of gold and silver is strongly recommended by many financial economists, while on the other hand, that system is stoutly opposed by others, because it is feared in the event of its adoption that the standard silver dollars, provided, they shall be coined of equal intrinsic value with gold standard dollars, would be largely exported to foreign countries for recoinage, and thus jeopardize the financial status of this country, therefore, in order to fairly adjust all differences of opinion and to place the silver question on a sound basis, be it

Resolved (if the Senate concur), That the senators and representatives of the State in Congress, be most respectfully requested to use their influence to secure the early passage of a law, making silver as good as gold, placing the two metals on the same basis; and that in lieu of the coinage of the present standard silver dollars, silver bullion be held in the treasury as security for certificates issued against it, certificates to be redeemable either in gold or silver and to be reissued as fast as they shall come into the treasury.

Resolved, That we most respectfully ask that the so-called "Bland act" be repealed, and that the governor be requested to transmit a copy of these preambles and resolutions to each of the senators and representatives in Congress from this State.

STATE OF NEW YORK.

No. 58.

IN ASSEMBLY,

FEBRUARY 5, 1886.

LIST OF GENERAL ORDERS.

G. O.

123. Int. 285. An act to provide the means and making appropriations to pay the expenses of superintendence of ordinary repairs and maintenance of the canals for the fiscal year commencing on the 1st day of October, 1886.
124. Int. 286. An act making an appropriation for the payment of the interest on the canal debt for the fiscal year commencing on the 1st day of October, 1886.
125. Int. 287. An act imposing and levying a tax for the annual contribution to the sinking fund for the payment of the principal and interest of the canal debt for the fiscal year beginning on the 1st day of October, 1886.
126. Int. 272. An act to authorize the treasurer and receiver of taxes of Long Island city to collect by sale, unpaid taxes levied, and unpaid taxes levied and imposed by the board of supervisors of Queens county against Long Island city, for State and county purposes. (Recommitted to the Committee on Cities.)
127. Int. 292. An act to amend section 265 of chapter 410, of the Laws of 1882, entitled "An act to consolidate into one act and to declare the special and local laws affecting public interests in the city of New York." (Recommitted to the Committee on Cities.)
128. Int. 293. An act to incorporate the Gramercy Park School and Tool-house Association.
129. Int. 220. An act to amend chapter 410, of the Laws of 1882, entitled "An act to consolidate into one act and to declare the special and local laws affecting public interests in the city of New York."

G. O.

130. Int. 17. An act to amend chapter 456, of the Laws of 1885, entitled "An act to amend chapter 410, of the Laws of 1882, entitled 'An act to consolidate into one act and to declare the special and local laws affecting public interests in the city of New York, so far as the same relates to the Bureau of Buildings, and the erection of buildings in said city.' " (Recommitted to the Committee on Cities.)
131. Int. 30. An act to amend chapter 548, of the Laws of 1884, entitled "An act to amend chapter 328, of the Laws of 1880, entitled 'An act to establish and maintain a police force in the city of Troy, and the several acts amendatory thereof and supplemental thereto.' "
132. Int. 238. An act to amend chapter 142, of the Laws of 1880, entitled "An act to ascertain the citizens of the several towns in any county in this State, having a population of over 300,000, according to the last census, who shall be entitled to the right of suffrage therein and the acts amendatory thereof."
133. Int. 277. An act to permit the board of supervisors of Tompkins county in its discretion to compromise, adjust and pay certain claims arising from deficiencies in the Infant Heir fund.
134. Int. 341. An act to amend an act entitled "An act to consolidate and amend the several acts relating to the village of Honeoye Falls, and to enlarge the powers of the corporation, passed April 24, 1868."
135. Int. 363. An act in relation to payment for work done for which special assessments have been laid in incorporated villages. (Recommitted to the Committee on Villages.)
136. Int. 365. An act to validate and legalize the sale of lands made under and in pursuance of chapter 610, of the Laws of 1874, entitled "An act to authorize the sale of lands for non-payment of taxes and for the collection of unpaid taxes in the several towns of the county of Westchester, and the acts amendatory thereof."
137. Int. 372. An act making appropriations for the support of government. (Special order for February 11.)
138. Int. 115. An act to improve the road leading from Buffalo to the village of Williamsville, from the city line to Ellicot creek and commonly known as Main street road.
139. Int. 149. An act to regulate the practice of veterinary medicine and surgery in the State of New York.

G. O.

140. Int. 318. An act to empower commissioners of highways in the various towns of the State of New York to raise moneys to repair the main highways and to tax such highways and cross and parallel roads leading to such main roads. (Recommended to the Committee on Roads and Bridges.)

STATE OF NEW YORK.

No. 59.

IN ASSEMBLY,

FEBRUARY 5, 1885.

REPORT

OF THE SUPERINTENDENT OF PUBLIC BUILDINGS.

To the Legislature:

Pursuant to the requirements of law, the Trustees of the Public Buildings transmit herewith the report of the Superintendent of Public Buildings, embracing an estimate of the sum of money which, in their judgment, is necessary for the maintenance of the Capitol, new State Hall, old State Hall (or Geological Hall), and the Executive Mansion, for the ensuing year.

DAVID B. HILL,
EDWARD F. JONES,
J. W. HUSTED,
Trustees.

REPORT.

To the Honorable The Board of Trustees of Public Buildings :

GENTLEMEN — I herewith transmit my annual report, together with a detailed statement of the expenditures of this department for the year ending December 31, 1885, the estimates for the ensuing year, and an inventory of all the furniture contained in the buildings under your charge.

To those who have taken no pains to acquaint themselves with the subject, it may seem strange that so large a sum is annually required to maintain the buildings under the control of the Trustees. The figures which represent the cost do, indeed, seem large, but when it is considered what the buildings are, and the purposes for which they are used, the annual appropriation cannot be considered extravagant. Of course, the New Capitol, the chief of the public buildings, absorbs, by far, the greater portion of the maintenance fund. In this place it is proper, in considering the cost of maintenance, to point out that, under the act creating the Board of Trustees, four buildings were placed under their control, viz.: The New Capitol, the State Hall, Geological Hall, and the Executive Mansion, which formerly were cared for by separate boards of trustees, and the maintenance of which was paid by separate appropriations. For this reason, the amount now annually expended conveys the false impression that the cost is greater than under the old system. Then, again, the cost of maintenance of the finished portion of the New Capitol was formerly mixed up and merged very largely in the cost of construction, so that, until a complete separation was had of the accounts it was impossible to tell accurately the cost of each, thus apparently showing that the cost of maintenance of the finished portion is now greater than formerly, considering, of course, the increased occupancy of the building.

The New Capitol, however, with its vast proportions and great magnificence, chiefly occupies our attention. Up to this time the sum of \$17,000,000 has been expended on the construction department alone. It must be remembered that it is to-day one of the grandest buildings in the world. The stranger who simply views its vast exterior and hastily explores its spacious rooms, corridors, galleries and staircases only obtains a faint impression of its greatness. However wisely or unwisely the project may have been begun, it has now advanced to that stage that all steps taken must be forward, not backward — that which is completed must be properly cared for and preserved on the scale followed in the construction of the edifice.

While it is not my purpose to burden this report with facts and figures beyond those necessary in the detailed statements, I cannot refrain from giving some, inasmuch as they enter so largely into the subject we are considering. For example, take the items for heating and lighting alone. The finished portion of the building contains over six millions of cubic feet, and has over thirty miles of water, steam and gas pipes. To furnish the necessary heat, nearly three thousand tons of coal are required, while six millions of cubic feet of gas are consumed in giving the necessary light, in addition to that furnished by electricity. These two items of heat and light enter far more largely into the cost of maintenance than all the others, with the exception of service, and require a special mention.

Considering that the greater part of a generation has passed since the original plans for the structure were prepared; that for years it was deemed a fair field for patronage; that it has been subjected to repeated changes in administrative control; that vast improvements have been made in almost every department of the art of building, it is not strange that many and serious mistakes were made, which can only now be remedied by great expenditure of money and time. Of the mistakes made, that of placing the boilers which furnish steam for heating and motive power in the basement of the building, was probably the greatest. The evils of this can hardly be over-estimated. Necessarily the number of boilers is large, and their size great. While evidently care was taken to place them under the court or central portion of the building, yet they abut on the piers which support the south wall of the Assembly Chamber. Though all possible pains are taken to prevent accidents, yet human ingenuity is oftentimes futile to prevent them. The consequences of the explosion of one of these boilers may be imagined, but not described. Barring the consequences of accident, the greatest evil resulting from their present location is that of dust and dirt and the vitiating of the air forced through the building. By a singular oversight, no entrance to the basement was provided sufficiently large to admit of the passage of a team. In consequence of this, 3,000 tons of coal have to be thrown by the shovelful into the building through the basement windows, and wheeled in barrows to the various vaults for storage, and in the same way from thence to the furnaces. In like manner the ashes from the boilers have to be carried to the windows, where, by successive shovellings, they are finally removed from the building. By this continual handling of coal and ashes in such large quantities, resulting dust and noxious gases are necessarily distributed through the building into the several departments by ventilating and heating fans. Aside from the pernicious effects on health, those produced on carpets, furniture and ceilings are most disastrous, and render that degree of cleanliness so desirable impossible. This evil, I am pleased to state, will soon be entirely abated. In my last report I recommended that a boiler-house be built at some convenient distance from the Capitol, in which could be placed new boilers to replace those now in use, and so nearly worn out. The Legislature, acting upon the recommendation, made an appropriation for this purpose, which has been used in the purchase of a desirable plot of ground, situated only two blocks from the Capitol, on which a boiler-house has been erected sufficient for

its purposes, and ornamental enough to be in keeping with the surroundings ; in the purchase of five steel boilers, each weighing sixteen and one-quarter tons, having sufficient capacity for heating the building and furnishing the necessary power, the steel in which is of the best Nashua Indian head brand, and was tested at the Stevens Institute at Hoboken ; in the construction of a tunnel six feet in the clear, made of cast-iron cylinders, which furnishes a permanent and durable passage from the boiler-house to the interior of the Capitol, through which the two ten-inch steam pipes, covered with asbestos, and the four-inch return condensed steam pipes pass, thus rendering these pipes easy of access in case of accident, or for the purposes of needed repairs, and in the building of coal-sheds, in connection with the boiler-house, and making the necessary connections between the new and old systems. This great work has been pushed with all possible vigor, and, taking into consideration that it was about the first of June before the appropriation was made ; the time necessarily taken in the acquisition of a proper site ; the difficulties encountered in connection with street, gas and water mains and sewers in the construction of a tunnel of such large proportions, the progress of the undertaking has been rapid. With its completion the danger of bursting boilers, which has so long menaced the structure, will be swept away, and the annoyances and injury resulting from the distribution of dust, ashes, and foul gases through the building will be entirely averted. It is not too much to say that a large saving will directly and indirectly result from the change when the system gets in thorough working order, and the changes in the interior of the Capitol basement are made which must result from the removal of the old boilers.

The building, by reason of its peculiar location, is under the disadvantage of having a public thoroughfare running through it, in which pass thousands of people annually. It is obvious that this must necessarily greatly increase the cost of heating, for, with all possible care, the huge doors are constantly opening for entrance and exit, thus allowing the free admission of cold air. The lighting of this immense structure is so cognate to that of its heating, that they may be properly considered in connection with each other. As above stated, the annual cost of gas, according to the most accurate meter measurements possible — the figures being taken daily by an experienced person — together with the electric lighting, involves an expense of over \$20,000. This sum seems large, but when the vastness of the building is taken into consideration ; the fact that every room and corridor contains one or more large chandeliers ; that all of the rooms facing on the court are too dark to admit of satisfactory use without the aid of artificial light, it is as reasonable as can be expected. It is hoped, however, that when the system of lighting the building by electricity is fully perfected, the aggregate cost of artificial light will be somewhat reduced. The great advantages of electric lighting must be conceded by all. It does not over-heat the rooms ; it does not vitiate the air by the consumption of oxygen, and it does furnish a light so beautiful and steady that it has become almost indispensable in public buildings. Still, at the same time, with electric lighting in its infancy ; with the great delicacy and care required in the management of the plant, and the fact that only a small part of the system is

in operation, the cost of it must necessarily be large. At present, however, the system is under some disadvantage from the location of the plant in a portion of the basement in which the necessary room cannot be obtained, and where, by reason of non-access of sufficient light and heat, dampness is generated which necessitates unusual care in order to avoid the most serious accidents to those having charge of the machinery. The location of the plant in its present situation was due to the fact that it was the only available space existing at the time the apparatus and machinery were furnished. But with the removal of the present boilers a large and very desirable space can be utilized for the purpose of the electric plant, and the location of the necessary engines nearer to the other machinery, and where the objections to the locality now occupied by them do not obtain. The system at present is faulty in this, that the motive power is all supplied by one large engine, which while its capacity is sufficient for all the electric energy that can ever be required, cannot now be run with only a small portion of the system in operation, without great loss, to say nothing of the danger of its becoming temporarily disabled, with consequent annoyances in the stoppage of the light.

I, therefore, recommend that an appropriation of \$35,000 be made for the proper preparation of the remaining space left after the removal of the old boilers; the removal of the present plant, to-wit: where danger from dampness is removed, and where proximity to the other machinery is secured, and the purchase of another and smaller engine which can do the light amount of work demanded in certain seasons of the year, and which will place the system beyond the danger of temporary stoppage by reason of the failure of the larger engine.

A portion of the above suggested appropriation is also to be used in replacing the old steam-coils in the basement, which furnish the heating surface, and which, by reason of years of use and demonstrated faulty construction in being made of cast iron, cannot resist the strain produced during extreme cold weather.

The least known, but by no means the least important or interesting of the various parts of the building, is the basement. It is this which reveals more clearly the immensity of the structure, and the difficulties to be met with in its proper management and control, than all that is situated above. Here are located the two great engines which furnish motive power for the revolving fans which force the hot air through the hundreds of flues, and the pumps which furnish the water for the running of the elevators; here the electric plant, with all its delicate and complicated machinery is placed. The machinery and the miles of gas, water and steam pipes which the basement contains require a large force of experienced men constantly present, in order to provide for their proper care, and for the avoidance of accidents, which, in a structure of this magnitude, would result in so much injury.

While heat and light form two large items, yet, were they all, the cost of maintenance would indeed be comparatively slight. But cleaning, repairs, renewals of interior furnishings, the supplying of extra furniture made necessary by the increasing demands of public business and the creation of new departments, the constantly growing artistic taste, and the necessity of keeping an extra force sufficiently large to guide sight-seers through this great architectural pile, have

to be considered as well, and furnish the remaining items for your consideration.

Without a little reflection it may seem strange that a large portion of the force now employed is necessarily kept for the purpose of the accommodation of visitors. Twenty years of continuous work, and the expenditure of millions of treasure, have produced a building, which, while yet in an incomplete state, and despite some, perhaps, just criticism, is one of the highest exemplifications of architecture in this or any other country. It represents not alone utility, but the realization of artistic ideas and the outgrowth of an educated taste which can only arise in a country where great aggregated wealth exists, and is a structure worthy of the Empire State and of the glowing tributes so generously paid to it by those who have had opportunities of comparing it with other great works of art in this and other countries. It is natural and proper that the people of the State who have contributed so much of their means toward its erection should desire to see the fruits of their taxes, to explore its beautiful rooms, galleries, corridors and staircases. A careful estimate of the number of visitors annually at the Capitol on business and for pleasure places it at 300,000. This vast number of tax payers and others have the right to expect courteous treatment, and to be guided through the building without charge. Such a vast annual incursion must and does result in great expenditure in keeping the building in a state of cleanliness.

The item of repairs alone is very considerable, and exceedingly difficult to estimate upon. The building is still settling to a slight extent, and must continue so to do, in all probability, for some time to come, and this involves frequently large outlays, owing to its peculiar and expensive construction. All the corridors are laid in small pieces of expensive tiling, which are so closely packed together that slight pressure often throws up yards at a time, which have to be relaid. The window-frames are made of iron, which admit of no flexibility, and slight settling often results in the frequent destruction of the large pieces of plate glass which they contain, which of course must be instantly replaced. Through carelessness or oversight, ventilation flues are constantly being discovered which were choked by mortar or fallen brick during construction, and which often are not found until tedious and expensive cuttings have been made in interior walls. Many of the fire-places, so necessary for slight heat in certain seasons of the year, and for ventilation, refuse to do their work, when an examination discloses that the flue is stopped by some obstruction lodged oftentimes when only an expensive cutting in an interior wall can reach it, or that the flue only extends a few feet, the connection not having been provided for during the building of the walls. By reason of the fire-proof character of the building, presumably, it was found necessary to lay the miles of gas, water and steam pipes which it contains in the cement between the floors. However this may be, the consequences of leakage are most serious, as it involves the tearing up of tiling and digging up of cement, work both expensive and vexatious. The large size of the windows, exposing, as they do, so much cold surface, have rendered necessary, in many of the rooms, storm windows. The window frames and casings, too, in all of the rooms, being made of iron, render impossible that closeness of contact so necessary to keep

out cold air, in consequence of which each season they have to be packed with batting, in order to more effectually preserve an equable temperature.

As above stated, there are over thirty miles of gas, water and steam pipes in the building, which, with all possible care, are liable, from various causes, to become stopped, or burst. The greatest danger is from bursting water and steam pipes, which, were they not discovered, and the water or steam instantly turned off, would necessarily result in great damage to carpets, furniture and expensive ceilings. While the building is unquestionably fire-proof, yet the rooms contain inflammable matter of the most expensive kind. Accidents from fire, resulting from a smouldering cigar or match carelessly thrown into a wastebasket, or other causes, have been comparatively rare, and quickly discovered. To guard against these accidents from fire, water and steam pipes, a force of night-watchmen is necessary to patrol all parts of the building, and whose vigilance is secured by their being required to call up the Central Telephone office every half hour from five P. M. to six A. M. A report is received from the telephone office each morning, which insures a complete check against neglect of duty.

The greater part of the finished portion of the building has been in use since 1879, and, as pointed out above, the large influx of people at all seasons make the wear and tear of the carpets very great. During the past year I used as much of the appropriation as possible in providing new carpets for the Executive, Senate and Assembly chambers, and other rooms where the old ones had become worn and filthy.

The furniture and furnishings generally in the building, in order to be in keeping with its grandeur and beauty, are necessarily of the most elaborate and expensive character. Their destruction by accident and wear and tear is, of course, principally confined to chairs and sofas, and the item for this purpose alone, and for the renewal of other furniture, is consequently large. During the past season I have found it necessary to repaint the walls and ceilings of quite a large number of rooms and corridors in the various parts of the building that were first used and occupied. The paint or coloring on these walls was applied before the cement in them was thoroughly dried, and the condensation of moisture which is constantly taking place has seriously affected the paint, as must necessarily be the case in so vast a building with walls of such great thickness. Then, again, many of the walls and ceilings of the rooms and corridors which have least daylight were given a darker color than should have been given them by reason of their situation and the uses to which they are placed. The combined effects of the condensation of moisture, the dark coloring matter used, and the length of time since the coloring was applied have rendered necessary the repainting of these rooms and corridors in order to avoid their presenting a filthy appearance, to lighten them as much as possible, and to keep the building up to that standard which is necessary in one of its vastness and grandeur. For this purpose I have used as much of the general appropriation as could be spared without neglecting other necessary and important work and repairs.

Before the occupancy of the New Capitol the different State departments were restricted as to room, and the committees of the Legislature were necessarily obliged to look for apartments in hotels and other

places, which were provided at large cost. Restricted as the departments were, accustomed as they were to simple comforts and conveniences which were in harmony with the humble structures they occupied, and the expenses of which for new furniture, carpets, and other incidentals being paid out of their departmental appropriations, it is small wonder that the expenses of maintenance of public buildings now seems larger than formerly. As a matter of fact, they were not so much less as might seem. But, with the removal of the great departments of the State government into the new building, with its magnificent rooms; with the consequent increased space occupied by them, came the desire for furnishings and outfits in harmony with their surroundings, and from which arose an artistic taste which, while it must necessarily be gratified, nevertheless adds enormously to the cost of maintenance. Then, again, new departments are gradually being created, which go toward swelling the general cost.

By the terms of the act creating the Board of Trustees of Public Buildings it was provided that an inventory of all State property contained in them should be taken. This has been done each year since the passage of the act.

The Legislature of 1885, in pursuance of the recommendation made in my last annual report, made an appropriation of \$15,000 for the purpose of providing new elevators for the north side of the building. Under the terms of the act making this appropriation, I have procured four new elevators and the necessary machinery to take the place of the old ones, which have become inadequate, by reason of their length of service, to perform the work required of them. It is a pleasure to state that the work gives great satisfaction to the members of the Legislature and the public generally by reason of the elegance of the workmanship and the increased speed obtained.

The Assembly of the last Legislature passed a resolution directing me to provide a suitable place in the building for a restaurant. This was passed so late in the session that it was impracticable to attempt to complete it before adjournment. This year, however, I have fitted up a portion of the tower on the Senate and Assembly floor in such manner and with such conveniences and equipments as the money which could be spared from the general fund would permit. It has recently been opened by a competent man, and appears to gratify the Legislature and others.

I have thought it important to go somewhat into the details of the management of the public buildings under your charge, and to explain why the sum of money annually appropriated is necessary for their proper care and maintenance. While I have spoken more especially of the New Capitol, my observations as to that will apply with more or less force to the other buildings.

All of which I respectfully submit,

C. B. ANDREWS,

Superintendent of Public Buildings.

RECEIPTS AND EXPENDITURES.

Receipts.

Received of the Treasurer of the State at sundry times during the year in payment of accounts audited by the Superintendent and approved by the Trustees of Public Buildings..... \$154,608 48

Expenditures.

1885.

Jan.	31.	January pay-roll, superintendent and employees	\$8,629 75
Feb.	10.	Corning & Co., hardware	\$43 80
		Commercial Telephone Co., rental telephones	64 85
		Davidson Steam Pump Co., hydraulic water piston	45 00
		Delehanty & Son, repairs, etc....	70 17
		Fonda & Co., general merchandise.	227 94
		Hertz, Philip, repairing chairs...	20 50
		Jenks & Co., lubricators.....	80 00
		McDonald, Mrs.,laundrying towels	43 24
		Newton & Co., kaolin.....	3 50
		Ostrander, W. H., soap.. ..	20 55
		Pohly, Solomon, brooms.....	18 00
		Stuart, C. M., fuel.....	107 75
		Sullivan & Ehlers, labor, locksmith.....	15 73
		Smith, Covert & Co., leather....	7 77
		Smith, Geo. W., cleaning carpets.	3 48
		Switzer, Jno., cartage, ashes, etc.	103 10
		The Argus Co., printing.....	2 50
		The Townsend Furnace, repairs..	7 55
		The U. S. Electric Lighting Co., electrical supplies.....	779 40
		Van Gasbeek & Co., curtain slats.	1 00
		Van Heusen, Charles & Co., cuspadores, tubing, etc	113 00
		Vacuum Oil Co., oils.....	62 32
		Viaduct Manufacturing Co., signal bell.....	6 00
		Wickham, Richard, lumber.....	109 84
		Whitney & Co., carpet lining, etc.	40 43
		Wing, R. B., grease and rubber gaskets.....	35 09

1885.

Feb.	10.	Wooster Furniture Co., B. W., covering desks.....	\$1 28	
				\$2,033 79
	28.	February pay-roll, superintendent and em- ployees.....		9,488 11
March	12.	Albany City Water-Works, water.	\$129 00	
		Corning & Co., hardware.....	34 48	
		Delehanty & Son, repairs to plumbing.....	14 67	
		Fonda & Co., general merchandise	73 45	
		Fasoldt, Charles, repairs and care of clocks.....	58 20	
		Kinnear, Peter, repairs.....	18 95	
		McEwan, Wm., fuel.....	62 75	
		McDonald, Mrs., laundry'g towels	44 60	
		Sullivan & Ehlers, labor, lock- smith.....	17 75	
		Switzer, Johanna, cartage, ashes, etc.	120 25	
		Stuart, C. M., fuel	113 75	
		Shields Bros., fittings.....	7 70	
		The Albany Gas-light Co., gas...	3,505 95	
		The U. S. Electric Lighting Co., electrical supplies.....	10 26	
		The Townsend Furnace, repairs..	3 67	
		The Vacuum Oil Co., oils.....	62 48	
		Van Heusen, Charles & Co., sun- dries	13 53	
		Viele, M. E., hardware.. ..	50	
		Wickham, Richard, lumber.....	37 66	
		Whitney & Co., towels, etc.....	17 86	
		Wing, R. B., oil	3 25	
				4,350 71
	31.	March pay-roll, superintendent and em- ployees		9,674 80
April	18.	Albany Electric Illuminating Co., carbons.....	\$27 50	
		Bender, H. H., printing	25 00	
		Corning & Co., hardware	34 50	
		County of Albany, water-tax	11 25	
		Delehanty & Son, repairs, etc....	51 80	
		Ellis & Co., stationery.....	4 00	
		Fonda & Co., oils and general merchandise.....	134 25	
		Kinnear, Peter, repairs	4 40	
		McEwan, Wm., fuel.....	122 00	
		McDonald, Mrs., laundry'g towels	52 00	
		Newton & Co., kaolin.....	3 50	
		Palmer, John, glazing.....	34 00	
		Shevlin, Patrick, repairs to boilers	280 48	
		Sager, Peter, tin cases	30 00	

1885.

April 18.	Sullivan & Ehlers, labor, lock-smith.....	\$6 85	
	Switzer, Johanna, cartage, ashes, etc.....	73 25	
	Smith, Geo. W., cleaning carpets.	4 48	
	Smith, Covert & Co., chamois skins.....	13 00	
	Shields Bros., fittings.....	2 92	
	Terrill, H., mail bag.....	6 25	
	The Edson Recording and Alarm Steam Gauge Co., charts.....	5 00	
	The Crown Silver Polish Manufacturing Co., brass polish.....	3 00	
	The Townsend Furnace, repairs..	8 45	
	Van Gaasbeek & Co., carpet.....	75 27	
	Van Heusen, Charles & Co., elevator tubing, etc.....	31 25	
	Wickham, Richard, lumber.....	22 85	
	Whitney & Co., curtain cord, etc.	4 60	
	Wing, R. B., gaskets and gauge glasses.....	3 93	
	Wooster Furniture Co., chairs...	54 00	
			\$1,129 78
30.	April pay-roll, superintendent and employees		9,430 09
May 13.	Albany Steam Planing Mill Co., saw-dust	\$8 00	
	County of Albany, water-tax....	21 92	
	Corning & Co., hardware.....	11 41	
	Dodge, W. S., soap	25 00	
	Dauchy, C. H., oils	70 35	
	Delehanty & Son, repairs to roof, etc.....	22 78	
	Fonda & Co., waste, kalsomine, glass, etc.....	150 22	
	Goodwin, H. W., closet paper....	25 00	
	Hudson River Telephone Co., rental telephone	82 55	
	McEwan, Wm., fuel.....	52 50	
	Murray, Patrick, repairing tile floors and resetting boilers....	175 50	
	McDonald, Mrs., laundry'g towels	54 64	
	Mullon, John, ice.....	370 00	
	Sullivan & Ehlers, labor, lock-smith.....	3 75	
	Switzer, Johanna, cartage, ashes, etc.....	65 55	
	Stuart, C. M., fuel.....	10 50	
	The Argus Co., printing.....	18 25	
	The U. S. Electric Lighting Co., electrical supplies.....	1 12	
	Van Gaasbeek & Co., linoleum...	16 00	

1885.

May	13.	Vedder, Aaron, portrait for "Mansion"	\$35 00	
		Van Heusen, Charles & Co., gas globes, etc	11 00	
		Wing, R. B., grease	12 50	
		Wickham, Richard, lumber	15 72	
				\$1,259 26
	31.	May pay-roll, superintendent and em- ployees		9,150 95
		Corning & Co., hose, hardware, etc.	\$158 62	
		Delehanty & Son, andirons and sundries for fireplaces	76 85	
		Fonda & Co., glass, paints, oils, etc	92 66	
		McEwan, Wm., fuel	55 25	
		McDonald, Mrs., laundry'g towels	47 40	
		Palmer, John, plate glass	160 00	
		Switzer, Johanna, cartage, ashes, etc	48 85	
		Stuart, C. M., fuel	16 75	
		The Townsend Furnace, repairs ..	2 52	
		Van Heusen, Charles & Co., tum- blers	2 00	
		Andrews, C. B., express, freight, etc	25 20	
				686 10
June	30.	June pay-roll, superintendent and em- ployees		6,955 82
July	8.	Albany City Water-Works, water.	\$1,230 32	
		Albany Steam Planing Mill Co., saw-dust	8 00	
		Brainard & Shepard, oils	54 80	
		Corning & Co., hardware	47 25	
		Coyle, Edward, Marvin safe	215 00	
		Ellis & Co., stationery	11 30	
		Fonda & Co., general merchandise	102 89	
		Hudson River Telephone Co., rental telephones	75 85	
		Lynch, Thomas, sods and gravel.	20 00	
		McDonald, Mrs., laundry'g towels	38 64	
		Quinn, B., bill cases	6 50	
		Stuart, C. M., fuel	5 25	
		Sullivan & Ehlers, repairs to transom circles	282 53	
		Stone & Shanks, awning at "Mansion," etc	131 50	
		Switzer, Johanna, cartage, ashes.	21 90	
		Smith, G. W., cleaning carpets ..	219 66	
		The Albany Gas-light Co., gas ...	3,415 70	
		Thorn & Sons, cleaning, repairing and tending clocks	57 00	

1885.			
July	8.	The Crown Brass Polish Co., brass polish	\$3 00
		The Argus Co., books and print'g	53 50
		Van Heusen, Charles & Co., repairs, etc.....	10 00
		Wickham, Richard, lumber.....	139 46
		Whitney & Co., sundries.....	11 85
			<hr/>
			\$6,161 90
	31.	July pay-roll, superintendent and employees.....	7,122 71
August	3.	Brainard & Shepard, belt lacing..	\$4 50
		Barnum Bros., repairs to belting.	17 50
		Corning & Co., hardware.....	36 08
		Delehanty & Son, repairs to plumbing	10 83
		Fonda & Co., general merchandise	78 81
		Kinnear, Peter, repairs.....	5 55
		Lynch, Thomas, gravel for "Mansion"	6 00
		McEwan, Wm., fuel.....	982 00
		McDonald, Mrs. laundrying towels	37 60
		Morris, Little & Sons, disinfectant	6 25
		Ostrander, W. H., soap.....	37 00
		Palmer, John, repairs, painting and decorating.....	1,179 56
		Price & Knickerbocker, grass seed	1 65
		Stuart, C. M., fuel	11 25
		Shevlin, Patrick, repairs.....	4 32
		Switzer, Johanna, cartage, ashes..	16 20
		Smith, G. W., cleaning carpets..	130 74
		Stone & Shanks, curtain hooks..	48
		Tilley, John S., chairs.....	28 00
		VanHeusen, Charles & Co., tumblers.....	4 00
		Whitney & Co., sundries.....	1 40
			<hr/>
			2,599 72
	31.	August pay-roll, superintendent and employees.....	7,023 02
Sept.	30.	September pay-roll, superintendent and employees.....	7,386 26
Oct.	10.	Albany Steam Planing Mill Co., saw-dust	\$8 00
		Brainard & Shepard, supplies, steam heating.....	74 40
		Corning & Co., hardware and tools	112 70
		Cowell, T. J., stationery.....	10 25
		Delehanty & Son, repairs to furnaces, etc.....	60 50
		Davidson Steam Pump Co., pump supplies.....	61 00
		Ellis & Co., stationery.....	2 50

1885.

Oct.	10.	Fonda & Co., supplies	\$140 93	
		Hudson River Telephone Co., rental of telephone system in Capitol, etc.	530 05	
		McEwan, Wm., fuel.....	15 00	
		McDonald, Mrs., laundry'g towels	74 00	
		Murray, Patrick, mason work and repairs.....	595 32	
		National Tubing Co., gas tubing.	65 84	
		O'Brien, Philip, furnace and rep's	246 47	
		Palmer, John, glazing, painting and decorating.....	483 90	
		Stone & Shanks, draping Capitol, etc	207 00	
		Stuart, C. M., fuel.....	25 75	
		Sullivan & Ehlers, castings and repairs.....	102 59	
		Shields Bros., fittings.	6 00	
		Switzer, Johanna, cartage, ashes.	23 70	
		Strong, R. H., brooms....	16 00	
		Smith, G. W., cleaning carpets..	12 24	
		The Argus Co., printing....	21 00	
		The Albany Gas-light Co., gas...	2,010 75	
		The Journal Co., advertising....	20 62	
		The Albany Times, advertising..	24 75	
		The Townsend Furnace, repairs..	32 23	
		The Press Co., advertising	24 75	
		The E. Louis Smith Co., disinfect- ant.....	10 80	
		Van Heusen, Charles, & Co., cus- padores, etc	50 00	
		Whitney & Co., carpets.....	876 52	
		Wing, R. B., torch burners.....	9 00	
		Wickham, Richard, lumber.....	231 66	
		Wooster Furniture Co., furniture.	82 00	
				\$6,268 22
	31.	October pay-roll, superintendent and em- ployees.....		7,989 41
Nov.	13.	Ammenheuser, H., flower-pots...	\$20 05	
		Albany Steam Planing Mill Co., saw-dust	12 00	
		Brainard & Shepard, radiators, valves, etc.....	300 66	
		Barnum Bros., repairs to belting.	31 90	
		Corning & Co., hardware.....	37 36	
		Delehanty & Son, new closets, re- pairs to plumbing, etc.....	1,048 44	
		Fonda & Co., oils, gasoline, grease, waste, etc.....	334 29	
		Moore, J. C., bricks.....	14 37	
		McEwan, Wm., fuel.....	4,995 86	

1885.

Nov.	13.	McDonald, Mrs., laundry'g towels	\$44 04	
		Otis Bros. & Co., elevator packing	13 70	
		O'Brien, Philip, sundries.....	16 25	
		Palmer, John, painting, decorat- ing, etc.....	422 04	
		Sullivan & Ehlers, time locksmith	7 00	
		Stuart, C. M., fuel.....	118 88	
		Switzer, Johanna, cartage, ashes.	28 65	
		Stone & Shanks, shades.....	129 55	
		The Argus Co., advertising.....	25 50	
		The U. S. Electric Lighting Co., electrical supplies.....	22 66	
		Van Heusen, Charles, & Co., port- ables, burners, etc.....	97 18	
		Whitney & Co., carpets, etc.....	8,301 66	
		Wickham, Richard, lumber.....	39 28	
		Wooster Furniture Co., Assembly chamber chairs.....	378 00	
		Andrews, C. B., cash paid express, freight, etc.....	62 32	
				\$16,501 64
	30.	November pay-roll, superintendent and em- ployees.....		8,000 53
Dec.	5.	Albany City Water-Works, water.	\$1,122 73	
		Brainard & Shepard, pipe, valves, etc.....	52 12	
		Corning & Co., hardware.....	61 47	
		Delehanty & Son, building venti- lator, repairs, etc.....	211 33	
		Davenport, S. & J., sprinkling streets.....	450 00	
		Fonda & Co., general merchandise	105 01	
		Lynch, Thomas, cartage, etc.....	12 50	
		McDonald, Mrs., laundry'g towels	34 56	
		McEwan, Wm., fuel.....	3,541 35	
		Morse, J. O., register-faces.....	9 95	
		Robinson, F. G., electrical repairs	54 73	
		Stuart, C. M., fuel.....	5 25	
		Switzer, Johanna, cartage, ashes..	32 85	
		Smith, G. W., cleaning carpets...	33 84	
		Stone & Shanks, shades, repairs to chairs, settees, etc.....	351 00	
		The Argus Co., printing.....	14 00	
		The U. S. Electric Lighting Co., electrical supplies.....	175 63	
		The Albany Gas-light Co., gas...	2,845 40	
		Van Heusen, Charles, & Co., sun- dries.....	9 70	
		Whitney & Co., carpets, etc.....	406 58	
		Wickham, Richard, lumber.....	300 65	
		Wing, R. B., sundries.....	2 00	
				9,831 65

1885.

Dec. 31. December pay-roll, superintendent and employees..... \$8,221 04

1886.

Jan. 8.	Brainard & Shepard, sundries....	\$0 75	
	Corning & Co., hardware.....	54 07	
	Delehanty & Son, repairs, etc....	80 09	
	Eaton, A. K., electrical apparatus	80 00	
	Fonda & Co., general merchandise	114 41	
	Hudson River Telephone Com- pany, rental telephones.....	54 65	
	McDonald, Mrs., laundrying towels.....	44 12	
	McEwan, William, fuel.....	1,910 74	
	McQuade, Patrick, repairs to side- walks, etc.....	59 10	
	Murray, Patrick, repairs to til- ing, etc.....	302 00	
	O'Brien, Philip, repairs, etc.....	97 84	
	Palmer, John, painting and deco- rating.....	481 69	
	Reilly Bros., covering steam pipes	331 77	
	Sullivan & Ehlers, repairs and time locksmith.....	129 01	
	Switzer, Johanna, cartage, ashes..	57 00	
	Stone & Shanks, shades, matting, etc.....	178 79	
	The American Encaustic Tiling Co., repairs to tiling.....	239 25	
	Van Heusen, Charles & Co., gas fittings, filters, etc.....	176 09	
	Whitney & Co., linoleum.....	49 62	
	Wickham, Richard, lumber.....	228 85	
	Wing, R. B., sundries.....	9 75	
	Andrews, Charles B., cash paid express, freight, etc....	33 63	
			4,713 22
			<u>\$154,608 48</u>

SUMMARY.

Receipts.

Amount from State Treasurer.....	\$154,608 48
Stock on hand in store-room January 1, 1885.....	364 75
	<u>\$154,973 23</u>

Expenditures.

Capitol maintenance.....	\$137,109 69
State Hall, maintenance.....	10,300 49
Geological Hall, maintenance.....	4,691 36

Executive Mansion, maintenance.....	\$2,561 92
Stock on hand in store-room January 1, 1886.....	309 77
	<hr/>
	\$154,973 23
	<hr/> <hr/>

I estimate that it will require for care and maintenance of the public buildings for the fiscal year commencing October 1, 1886, the sum of \$150,000 itemized as follows.

Pay-roll of employees.....	\$90,000 00
Fuel.....	18,000 00
Gas and electric lighting.....	20,000 00
Water.....	3,000 00
General merchandise.....	9,000 00
Repairs.....	10,000 00
	<hr/>
	\$150,000 00
	<hr/> <hr/>

STATE OF NEW YORK.

No. 60.

IN ASSEMBLY,

FEBRUARY 5, 1886.

STATEMENT

SHOWING REAL ESTATE IN CITY OF NEW YORK EXEMPT
FROM TAXATION FOR YEAR 1886.

DEPARTMENT OF TAXES AND ASSESSMENTS, }
COMMISSIONERS' OFFICE, NEW YORK, *February 5, 1886.* }

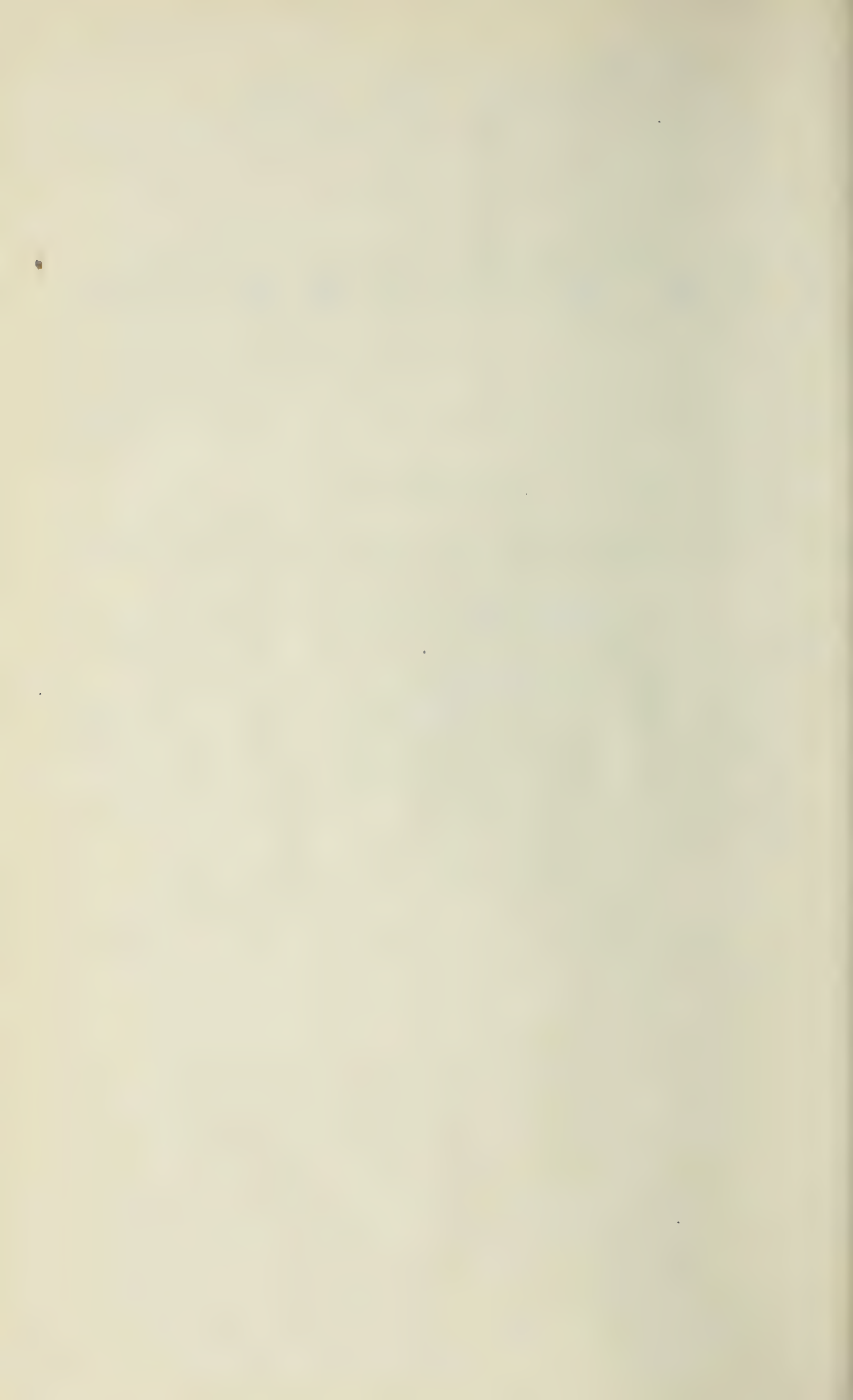
To the Honorable C. A. CHICKERING, *Clerk of the Assembly* :

SIR—By order of the Commissioners of Taxes and Assessments I transmit herewith a statement of the real estate in this city exempt from taxation, as appears by the record of assessed valuation of real estate in this city for the year 1886, as required in the resolution of the Assembly adopted January 18, 1886.

Respectfully,

FLOYD T. SMITH,

Secretary.



STATEMENT of Real Estate exempt from taxation in the First Ward of the city of New York, as appears by the books of annual record of assessed valuations of real estate for the year 1886.

NAME OF OWNER OR OCCUPANT.	DESCRIPTION OF PROPERTY.			For what purpose us'd.	Block No.	Ward No.	Street No.	Street or Avenue.	Assessed value.	Reason for Exemption.
	Size of lot. Feet.	Size of building.	Superficial feet in lot.							
New York city	47x101	Cov., 3 story	4,747	Grammar sch'l No. 29	.....	517, 518	97, 99	Greenwich street....	\$30,000	City property.
N. Y. C. Miss. & Tr. Soc.	23.28x75.11	22x63, 5 story	1,758	Methodist Mission.....	.....	620 A	135	do	13,000	R. S., pt. 1, c. 13, tit. 1, § 4, subds. 3 and 4, and c. 410, L. 1882, § 827.
St. Peter's church	23x35	.....	810	St. Peter's ch. school..	.....	615	.....	Church street.....	80,000	Same as above.
St. Peter's church	22.3x34.1	.....	758	do	.....	614	.....	do		
St. Peter's church	36x42	Cov., 5 story	1,512	do	.....	613	.....	do		
New York city	24x35.8	Covered	857	Grammar sch'l No. 29	.....	527	72	New Church street...	25,000	City property.
New York city	23.9x28.8	.....	680	do	.....	526	.....	do		
Trinity church property	391.5x238.7	.....	101,213	Church.....	.....	535	.....	B'way & Church st...		
Trinity church property	35.3x60	.....	1,515	Chapel and school	.....	539	.....	Church street.....	3,750,000	R. S., pt. 1, c. 13, tit. 1, § 4, subds. 3 and 4, and c. 410, L. 1882, § 827.
Trinity church property	0.10x53	Gore.....	44	do	.....	541	.....	Thames street.....		
Trinity church property	17x54	17x49	918	do	.....	542	.....	do		
Trinity church property	18.3x54.3	18.3x49	990	.....	.....	543	.....	do		
Trinity church property	22.11x54.3	22.4x30	1,184	.....	.....	544	.....	do		
Trinity church property	17.2x54.3	17.2x50	931	.....	.....	545	.....	do	25,000	R. S., pt. 1, c. 13, tit. 1, § 4, subd. 2.
U. S. Government	14.3x74.9	14.3x62, 4 sty	1,064	U. S. Coast Survey...	.....	1246	23	Pine street.....		
U. S. Government	204.11x140.8	Covered	31,512	U. S. Custom-house...	.....	1551	.....	Wall street.....		
U. S. Government	75x121	do	9,075	U. S. Assay office	.....	1222	32	do	700,000	do
U. S. Government	192x197.6	do	20,145	U. S. Sub-treasury	.....	1221	.....	do	1,700,000	do
New York city	25.1x50.6	do	1,266	Fire department.....	.....	566	100	Cedar street.....	17,000	do
New York city	18x61	do	1,708	do	.....	868, 869	8	Stone street.....	30,000	City property.
New York city	19.1x83.2	19x73, 5 story	1,585	Public school No. 15...	.....	1835	68	Pearl street.	10,000	do
New York city	165x101.9	.....	35,908	Jannette park.....	.....	2312	.....	Coenties slip.....	100,000	do
Piers and Bulk-heads, North river.	210x112	.....	.....	.....	.....	.....	.....	.....	.....	.....
New York city	905	.....	.....	Bulk-head and part of Battery sea-wall.....	.....	2322, 2323	.....	Bat'y, West st. side.	800,000	do
New York city	80x452	.....	13,560	Iron Steamboat Co ...	.....	New pier 1.	.....	do	300,000	do
New York city	283x250	Solid filling...	5,795	Bulk-head. ....	.....	2324	.....	do	220,000	do
New York city	19.3x301	.....	.....	Pier, north half.....	.....	12	.....	At Albany street...	20,000	do
New York city	71	.....	34,020	Bulk-head. ....	.....	2336	.....	South of Cedar st...	150,000	do
New York city	60x567	.....	.....	Pier.....	.....	13	.....	do	do	do
New York city	81	.....	.....	Bulk-head.....	.....	2337	.....	At Liberty st.....	100,000	do
New York city	15.3x520.6	.....	7,937	Pier, south half.....	.....	14	.....	do	do	do
New York city	188	.....	.....	Part of Batt. sea-wall	.....	2321	.....	Battery	320,000	do
Piers and Bulk-heads, East river.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
New York city	30x262	.....	9,432	Pier.....	.....	1	.....	Battery & East river	70,000	do
New York city	55	.....	.....	Bulk-head.....	.....	2320	.....	do	do	do
New York city	15x173	.....	7,095	Pier, south half.....	.....	2	.....	Foot Bat. & East R.	22,500	do
New York city	20.7x474	.....	9,756	do	.....	4	.....	At Broad st	50,000	do
New York city	30.8	.....	.....	Bulk-head.....	.....	2315	.....	do	do	do

FIRST WARD — (Continued).

NAME OF OWNER OR OCCUPANT.	DESCRIPTION OF PROPERTY.		For what purpose used.	Block No.	Ward No.	Street No.	Street or Avenue.	Assessed value.	Reason for Exemption.
	Size of lot. Feet.	Size of building.							
New York city	40x48.5		Pier		5		At Broad st.	\$100,000	City property.
New York city	190.8		Bulk-head.		2314		do		
New York city	38.8x482		Pier		6		Coenties slip	100,000	do
New York city	119		Bulk-head.		2,313		do		
New York city	40x696		Pier		7		do	100,000	do
New York city	108		Bulk-head.		2,312		do		
New York city	20.7x180		Pier		8		do	25,000	do
New York city	103.9		Bulk-head.		2,308		Old slip	42,000	do
New York city	18.6x450		Pier		12		do		
New York city	17.6		do		15		Wall street.	35,000	do
New York city	123		Bulk-head.		18		Maiden Lane, N. side	55,000	do
New York city	117		do		2,300		do		
New York city	153	about	Bulk-head.		2,319		Foot of Whitehall st.	42,000	do
New York city	21 acres.	about	do		2,318		do	55,000	do
New York city	88		Battery park.				do	9,000,000	do
New York city			Bowling green.				do	300,000	do
New York city			Bulk-head.				Foot of Wall street.	15,000	do
Total first ward.....					2,304			\$20,201,500	

SECOND WARD.

Methodist church...	42.6x181	Covered	7,692 Church		159	44 and 46	John street.	\$50,000	R. S., 7th Ed., pt. 1, c. 13, § 4, sub. 2 3, and c. 410, L. 1882, § 827.
Roosevelt hospital.....	24.7x52.6	27x47, 4 story	Benefit of hospital.		1109	30	Ferry street.	25,000	do
New York city	48x33	Covered	do		1108	32	do	40,000	do
New York city	22.6x58, 11	22.6x51	Fire department.		16	39	Liberty street.	25,000	do
New York city	24.4x81	Covered	Cor. Attorney's office.		878	49	Beekman street.	30,000	do
New York city	25.10x100	do	Primary school No. 31		1139	293	Pearl street.	18,000	do
New York city	203x176	do	Fulton market.				Fulton and South.	350,000	do
New York city	16.5x434	do	Pier, south half.		19		At Fletcher street	20,000	do
New York city	21.9x462	do	do north half.		20		At Burling slip.	24,000	do
New York city	145.8		Bulk-head.		1269		do	35,000	do
New York city	30.4x429		Pier		22		At Fulton st., n. side	45,000	do
New York city	193		Bulk-head.		1267		At Beekman street.	40,000	do
New York city	17.6x425		Pier, south half.		23		do	20,000	do
New York city	19.9x368		do north half.		24		At Peck slip.	25,000	do
New York city	257.6		Bulk-head.		1265		do	75,000	do
New York city	34.6		Pier		25		do	40,000	do
New York city	39.9x350		do (Fulton ferry)		21		At Fulton ferry	96,000	do
New York city	152.6		Bulk-head.		1268		do		
Total second ward...								\$9158,000	

THIRD WARD.

St. Paul's Epis. church.	166.2x377.5 ..	75x125	62,934	Church	26	B'way bt. Ves & Ful.	\$1,750,000	R. S. pt. 1, c. 13, § 4, subd. 3, and c. 410, L. 1882, § 827.
St. Paul's Epis. church.	57.4x30	Covered	2,200	School of church.....	26A, 26B	Ch'ch st. bt. Ves & Ful	50,000	Same as above.
St. Paul's Epis. church.	36x30	do	12,905	Church.....	824	Barclay street	180,000	do
St. Peter's R. C. church.	101.5x127.3 ..	do	2,500	do	825	do	35,000	do
New York city.....	33.1x75	do	2,500	Fire department	941	Fulton street.....	40,000	City property.
New York city.....	23.10x75.4	do	1,786	Chambers st. II Hospital	500	Chambers street	25,000	do
New York city.....	22.8x118.5	do	2,683	Station-house	1152, 1153	Liberty street	50,000	do
New York city.....	182.6x336,253 ..	.....	53,746	Washington market ..	307	Wash. st. bt. Ves & Ful	600,000	do
Piers and Bulk-heads, North river.								
New York city.....	50.5x599 .....	.....	30,199	Pier, south half	18	At Courtlandt street	75,000	do
New York city.....	111 .....	.....	.....	Bulk-head	1203	At Dey street.....	35,000	do
New York city.....	52x760 .....	.....	30,520	Pier	20	At Dey & Fulton st...	90,000	do
New York city.....	200 .....	.....	.....	Bulk-head.....	1204	Bet. Dey & Fulton st	100,000	do
New York city.....	38.4x379 .....	.....	14,528	Pier	21	At Fulton street	55,000	do
New York city.....	200 .....	.....	.....	Bulk-head	1205	Bet. Fulton & Vesey.	100,000	do
New York city.....	25x150 .....	.....	11,250	Pier, south half	22	At Vesey street	40,000	do
New York city.....	68x605 .....	.....	44,200	do	29	At Warren street	100,000	do
New York city.....	128.7 .....	.....	.....	Bulk-head	1213	Bt. War'n & Chambers	45,000	do
New York city.....	45x650 .....	.....	29,250	Pier	30	At Chambers street...	70,000	do
New York city.....	134 .....	.....	.....	Bulk-head ..	1214 .....	.....	47,000	do
Total third ward.....							\$3,487,000	

FOURTH WARD.

Roosevelt hospital.....	22.4x19.10	Covered.....	1,112	Benefit of hospital.....	437	Bet. Jas. & N. Ch'bers		
Roosevelt hospital.....	15x19.10	do	747	do	438	do	\$20,000	Chapter 279, Laws 1859.
Roosevelt hospital.....	22x30, irreg..	do	660	do	439	do		
Roosevelt hospital.....	14.6x21.3	do	308	do	440A	do		
St. James R. C. church.	75x100 .....	.....	7,500	Church.....	1001, 1002 } 1003, 1001 }	35 to 41 New Bowery.....	60,000 {	R. S., pt. 1, c. 13, § 4, subd. 3, and c. 410, Laws 1882, § 827.
St. James R. C. church.	100x100	75x106	10,000	do	930, 931	James street, bet. N. B'ry & Madison.	60,000	Same.
Roosevelt hospital.....	50x60	Covered.....	3,000	Benefit of hospital.....	{ 436, 980 } { 981, 982 }	87 to 91 James street.....	20,000	Chapter 279, Laws 1859.
Madison street church ..	69x65	do	4,485	Church	356	46, 48 and 50 Catharine.....	50,000	R. S., pt. 1, c. 13, § 4, subd. 3, c. 410, L. 1882, § 827.
New York city	49x122x75.3 ..	do	4,851	Police station house...	421, 422	9 to 11 Oak street.....	40,000	City property.
Baptist church.....	92.8x126	70x126	12,602	Church.....	836, 837	Oliver st. b. E. B'ry & H	75,000	R. S., pt. 1, c. 13, § 4, subd. 3, and c. 410, L. 1882, § 827.
New York city	70.6x100.5 ..	25x50	7,079	Primary school 14.....	881, 882, 883	Oliver street.....	60,000	City property.
Episcopal church miss'n	25x94.1	25x53	2,352	Public worship.....	1184	Pearl street.....	15,000	Laws 1882, chap. 410, § 827.
Roosevelt hospital.....	17.10x47	17.7x33	839	Benefit of hospital.....	1192	do		
Roosevelt hospital.....	17.10x41.10 ..	17.7x39	731	do	1193	do		
Roosevelt hospital.....	21.7x36	21.7x33.6	777	do	1194	do		
Roosevelt hospital.....	43x51	Covered	2,193	do	1404, 1405	21 and 23 Peck slip.....	18,000	do
Howard mission	104x135	{ 25x42	14,040	Mission.....	1023 } 1024 }	22 to 32 Roosevelt street.....	50,000 {	R. S., pt. 1, c. 13, § 4, subd. 3, and c. 410, L. 1882, § 827.
New York city.....	78x61.6	Covered	4,708	Primary school No. 12.	1067	do	50,000	City property.
New York city.....	75.3x97	75x94	7,300	Grammar school No. 1.	264,265 & 266	Vanderwater street.	50,000	do
New York city.....	30x61	30x36	1,930	do	135	William street.....	10,000	do
Child'n's Aid Soc. of N.Y.	25x73	25x65	1,825	Mission.....	586	316 Water street	10,000	Chapter 410, L. 1882, § 824, subd. 12.

FOURTH WARD — (Continued).

NAME OF OWNER OR OCCUPANT.	DESCRIPTION OF PROPERTY.			For what purpose us'd	Block No.	Ward No.	Street No.	Street or Avenue.	Assessed value.	Reason for Exemption.
	Size of lot. Feet.	Size of building.	Superficial feet in lot.							
Jewish cemetery.....	57 6x75 .....	.....	4,312	Cemetery.....	.....	910	.....	N. B'y, bt. Jas. & Oliver	\$20,000	R. S., pt. 1, c. 13, tit. 4, art. 1, § 10.
St. James' R. C. church	23.8x34.....	Covered.....	804	St. James' Home.....	.....	1043	76	Roosevelt street.....	10,000	R. S., pt. 1, c. 13, § 4, subd. 4.
St. James' R. C. church	3x56, 3.....	.....	187	do .....	.....	1043½	76	do	5,000	do
New York city.....	24x65.9.....	24x51.....	1,578	Fire department.....	.....	1267	5	Duane street.....	6,000	City property.
St. James' R. C. church	24.11x132.6, {	25x62.....	3,301	St. James' Home.....	.....	929	26	James street.....	15,000	R. S., pt. 1, c. 13, § 4, subd. 4.
St. James' R. C. church	21x73.8.....	21x43.....	1,547	do .....	.....	906	21	Oliver street	6,000	do
News Boys' L'd'g House	109.7x65, ir'g	Covered.....	7,122	Lodging house.....	.....	152,154,1266	{	Bounded by Will'm, Duane & N. Ch'bers	40,000	Laws 1863, chap. 463, § 2.
N. Y. & Brooklyn bridge .....	.....	.....about	195,073	B'dge, etc., see sched.	.....	.....	.....	.....	5,000,000	Special act of Legislature vests title of property in cities of New York and Brooklyn. See opinion of C. counsel to this Dep't, Nov., 1883.
New York city.....	19x46.....	.....	874	Pier, south half.....	.....	26	.....	At Peck slip, n. side	20,000	City property.
New York city	48x300.....	.....	14,400	do .....	.....	31	.....	At James st., s. side.	69,000	do
New York city.....	15x260.....	.....	3,900	do .....	.....	32	.....	At James slip, n. side	18,000	do
New York city.....	16.9x253 .....	.....	4,237	Pier, north half .....	.....	33	.....	At Oliver street.....	20,000	do
New York city.....	116.....	.....	1424	Bulk-head.....	.....	1424	.....	Bet. Oliver & Cath'ne	35,000	do
New York city.....	30.6x350.....	.....	10,675	Pier.....	.....	34	.....	At Catharine, s. side	45,000	do
New York city.....	.....	.....	.....	Bulk-head.....	.....	1425	.....	do	40,000	do
New York city.....	.....	.....	.....	Bulk-head.....	.....	30 }	.....	Bet. Roosevelt & Jas. st	90,000	do
New York city.....	261.....	.....	1421 }	Pier .....	.....	1421 }	.....	James slip	20,000	do
New York city.....	108.....	.....	1422	Bulk-head.....	.....	.....	.....	.....	.....	.....
Total fourth ward.....	.....	.....	.....	.....	.....	.....	.....	.....	\$6,038,000	.....

Schedule of New York and Brooklyn Bridge.

STATEMENT of real estate exempt from taxation in the fourth ward of the city of New York, as appears by the books of annual record of assessed valuations of real estate for the year 1886.

CATHARINE STREET.

DESCRIPTION OF PROPERTY.		Ward No.
Size of lot.	Size of Building.	
30.10x114.4.....	Irregular	13
30.10x128.....	Runs through.....	14
15.5x77.9.....	.....	15
15.5x67.....	Irregular	16
31x100.6.....	Irregular and runs through.....	17

NORTH WILLIAM STREET.

25x54.....	Irregular	111 1-2
25x38.....	.....	112 1-2
.....	.....	113 1-2
25.7x50.....	.....	114 1-2

NORTH WILLIAM AND WILLIAM STREET.

25x23.6.....	Irregular	111
25x38.....	do	112
24.10x46.....	do	113
25.2x59.....	do	114
21.10x65.8.....	do	115

WILLIAM STREET.

10.10x40.....	Inside irregular.....	170 1-2
23.5x52.7.....	Irregular	170
20x52.7.....	.....	169
19.7x97.....	Irregular	168
23.10.....	do	167
22.2x123.8.....	do	166
35.11x111.....	.....	165
57.8x42.....	Irregular	1284A
17x46.....	do	1285A
17x55.....	do	1286A
.....	do	1287A
.....	do	1288A

ROSE STREET.

22x26.....	Irregular	1290 1-2
20x57.6.....	.....	179 1-2
22x57.6.....	.....	179
19.7x109.....	.....	180A
19.6x109.....	.....	180
17.8x109.....	.....	180A
23.6x90.6.....	.....	181
16x90.6.....	.....	182 1-2

Schedule of New York and Brooklyn Bridge — (Continued).

ROSE STREET — East.

DESCRIPTION OF PROPERTY.		Ward No.
Size of lot.	Size of Building.	
7x50.....	Irregular	1291 1-2
17.6x51.....	1291A
22x54.....	222
27x49.....	221
27.3x108.....	220
35x112.....	Irregular	220 1-2
7x irregular	1293 1-2
26.9x38.9.....	1294 1-2
28x43.8.....	Irregular	1295 1-2
26.65.....	1296 1-2
25x19.2	1297 1-2
16.2x29.5.....	1298 1-2
FRANKFORT STREET.		
25x53.6.....	1291
27.9x43.6.....	1292
28.6x55.....	1293
28.52.....	1294
31.10x47.....	1295
26.9x44.....	1296
25.3x34.6.....	1297
33.5x34.3.....	1298
VANDERWATER STREET.		
30x54.5.....	241
25x53.....	242
27x100..	243
20.2x108.....	Irregular	244 1-2
VANDERWATER STREET — East.		
28.10x39.....	Irregular	277
29.5x55.....	276
17.8x100.....	Irregular	275
FRANKFORT STREET.		
21.11x67.....	Irregular	1299
22.7x59.....	1300
20.3x56.6.....	1301
25x72.....	1302
20.11x85.....	1303
42x86.....	1304
28x74.....	1305
24x74.....	1306
21x74.....	1307
25x78.....	1308

Schedule of New York and Brooklyn Bridge — (Continued).
FRANKFORT AND HAGUE.

DESCRIPTION OF PROPERTY.		Ward No.
Size of lot.	Size of Building.	
Gore, small.....	.....	1313 1-2
20 and gore .....	.....	1314 1-2
PEARL — West.		
Pearl, east, and junction of west side of Cherry.		
41.5x60.....	.....	1182
22x52.....	.....	1182 1-2
42.8x48.6.....	.....	1346
25.3x54.....	.....	1347
5.2x25.7.....	.....	1347 1-2
CHERRY STREET — East.		
20x105.....	Irregular	560
29x98.7.....	.....	559
24.9x98.7.....	Irregular	558
25.1x92.....	do	557
15.7x85.9.....	do	556
35x74.....	Gore.....	555
53x irregular.....	do	576 1-2
DORER STREET.		
24.5x28.....	.....	1349
22x30.....	.....	1350
22x48.....	.....	1351
22x33.....	.....	1352
19.5x25.....	.....	1349 1-2
22x20.....	.....	1350 1-2
22.7x16.....	.....	1351 1-2
26.2x14.....	Irregular	1352 1-2
WATER STREET — West.		
64.2x21.5.....	Irregular	573
22.1x64.7.....	do	574
32.8x74.....	do	575
51.1x150.....	do	576
11x91.....	.....	577
WATER STREET — East.		
15x80.....	Irregular	664 1-2
20.11x70.....	Gore.....	664
59.7x145.....	Runs through.....	663
6.127.....	.....	662 1-2
17.5x irregular...	.....	662
23.5x71.....	.....	661

Schedule of New York and Brooklyn Bridge — (Continued).

FRONT STREET — West.

DESCRIPTION OF LOT.		Ward No.
Size of lot.	Size of Building.	
33.6x65.2.....	690
20x gore.....	691
Sec. 663.....	691 1-2
29.7x72.6.....	692
21x72.6.....	693
4.3x72.5.....	693 1-2

CLIFF STREET.

20x49.....	.....	305
7x irregular.....	.....	305 1-2

FRONT STREET — East.

32x115.9.....	.....	716
23x68.....	.....	715
21.5x68.....	.....	714
22x68.....	.....	713
2x62.....	Gore.....	712
20.5x.....	do	711 1-2
14x.....	.....	711
		710 1-2

SOUTH STREET.

17x71.....	.....	747 1-2
22.10x71.....	.....	747
12.10x63.....	.....	748
22.10x71.....	.....	746
20.11x75.11.....	.....	745
Gore x 68.....	.....	744
21.11 x gore .....	.....	743 1-2
.....	.....	743

EAST RIVER WATER FRONT.

56.3.....	.....	*1419
82.8.....	.....	*1420
.....	.....	†29

* Bulk-heads.

† Pier.

SIXTH WARD.

NAME OF OWNER OR OCCUPANT.	DESCRIPTION OF PROPERTY.		Block No.	Ward No.	Street No.	Street or Avenue.	Assessed Value.	Reason for Exemption.
	Size of lot. Feet.	Size of building.						
New York city.....	25x45.9.....	24.9x36.6. ....	.....	104	66	Elm street	\$60,000	City property.
New York city.....	50x95.....	Covered. ....	.....	105	68	do		
New York city.....	25x95.....	do .....	.....	106, 107	70, 72	do		
New York city.....	200x225.....	do .....	.....	124	.....	Block bounded by Franklin, Elm, Leonard & Center. Elm, cor. of White. Center street..... Mott and Park sts.... Mott street.....	500,000 60,000 50,000 50,000 20,000	R. S., pt 1, c. 13 bit. 1, § 4, subd. 3. do do do do do R. S., pt. 1, c. 13, tit. 1, § 4, subd. 4. } 3, and c. 410, L. 1882, § 827.
State of New York.....	84.6x131.3.....	do .....	.....	838	83	do	40,000	City property.
New York dispensary.....	90.10x70.....	90x45.....	.....	839	135	Elizabeth street....		
Ch. of Transfig'n & school	80x89.4.....	Covered. ....	.....	401	.....	do	20,000	C
Ch. of Transfig'n & school	20.9x89.....	do .....	.....	402	.....	do	75,000	{ R. S., pt. 1, c. 13, § 4, subd. 3, and
New York city.....	25x94.....	do .....	.....	438	29	do	5,000	City property.
New York city.....	25x94.....	do .....	.....	437	62	do	35,000	do
New York city.....	18.11x94.3 ..	50x80 .....	.....	484	64	do	20,000	do
New York city.....	32x52.....	25x93.....	.....	485	19	do		
Roosevelt hospital.....	25x113.....	45x45.....	.....	517	36	do		
Five Points mission h'se	75x148.....	Covered. ....	.....	558	61½	Park street.....		
New York city.....	24.6x87.6.....	24x46.....	.....	557	63	do		
New York city.....	24.6x87.6.....	Covered. ....	.....	588	32	City Hall place.....		
New York city.....	24.6x69.....	do .....	.....	590	36	do		
New York city.....	25x92.....	do .....	.....	591	38	do		
New York city.....	23.7x80.10 ..	23.7x60.....	.....	775	101	Bayard street.....		
Children's Aid Society ..	22x75.6.....	do .....	.....	951	116	Leonard street.....		
Children's Aid Society ..	19x75.....	Covered. ....	.....	932	156	do		
House of Industry.....	53x61.....	do .....	.....	930½	160	do	50,000	C. 410, L. 1882, § 824.
St. Matthew's R. C. ch.	100x120.7 ..	do .....	.....	987	145	Worth street.....	20,000	R. S., pt. 1, c. 13, tit. 1, § 4, subd. 4.
St. Matthew's R. C. ch.	75x83.4.....	do .....	.....	988	147	do	75,000	{ R. S., pt. 1, ch. 13, tit. 1, § 4, subd.
New York city.....	20.11x55.....	do .....	.....	989-994	149-157	do	70,000	} 3, and c. 410, L. 1882, § 827.
New York city.....	92x40.....	do .....	.....	1136	27	Duane street.....	15,000	City property.
U. S. government	320x375, Irregl.	do .....	.....	1108	128	Worth street.....	40,000	do
City Hall park & bldgs...	520x651	do .....	.....	1233	8-14	Chambers street....		
Total sixth ward.....			.....	.....	.....	Intersection B'way, Park row and City Hall park.....	9,000,000	R. S., pt. 1, c. 13, § 4, subd. 2..
			.....	.....	.....	.....	22,000,000	City property.
			.....	.....	.....	.....	\$32,265,000	

SEVENTH WARD.

Roman Catholic Inst.....	93x100.....	{ 57x74..... 36x20.....	9,300 School.....	{ 963 964 965 966	264 to 268 Madison street.....	50,000 R. S., 7th ed., ch. 13, tit. 1, subd. 3, and ch. 410, Laws of 1882, § 827.
Lutheran church.....	25.3x92.9.....	24x45.6.....	2,341 Church.....	1188	56 Monroe street.....	15,000 Same as above.
Public school.....	{ 25x145..... 25x149..... 50x125.....	30x125..... 50x125.....	3,624 School.....	1194	do	50,000 City property.
Public school No. 31.....	{ 25x100.6..... 25x100..... 24.8x100.8..... 20.9x171..... 30x176.....	Covered..... do do 50.9x100..... 50.9x100.....	2,512 do 2,522 do 2,680 do 3,554 Sailors' Home..... 5,280 do	1263 1264 1265 1531 1532	196 do	75,000 do
Sailors' Home.....	{ 25x145..... 25x149..... 50x125.....	30x125..... 50x125.....	3,624 School.....	1194	do	50,000 City property.
Sailors' Exchange.....	50.5x120.....	50.5x120.....	6,030 U. S. Government.....	1601	188 and 190 Cherry street.....	100,000 R. S., pt. 1, c. 13, tit. 1, § 4, subd. 4.
Reformed Church miss'n	27x82.6.....	27x46.....	2,227 Church.....	2490	{ 187 to 189 do 452 to 454 Water street.....	100,000 do do do
St. Theresa Academy.....	{ 27x90..... 27x127..... 24.7x57..... 24.5x58..... 24.6x58..... 26x96.....	20x52..... 20x52..... Covered..... do do do	2,430 School..... 3,429 do 1,401 Church..... 1,416 do 1,419 do 2,496 do	2566 2567 2706 2707 2708 2769	34 Pike street..... 8 and 10 Rutgers street.....	8,000 do do do
Baptist church.....	{ 24.7x57..... 24.5x58..... 24.6x58..... 26x96.....	20x52..... Covered..... do do	1,401 Church..... 1,416 do 1,419 do 2,496 do	2706 2707 2708 2769	Mad'n & Gouverneur	25,000 do do do
All Souls church.....	26x96.....	do	2,496 do	2769	20 Scammel street.....	30,000 do do do
Olive Baptist church.....	75x56.....	56x75.....	4,200 do	2656	S. W. cor. Montg'y & Madison.	30,000 do do do
City N. Y. F. eng.-house	25x75.....	25x75.....	1,875 Engine-house.....	2657	55 E. Broadway.....	15,000 City property.
Hebrew Free school.....	26x81.....	Covered.....	2,106 Charity.....	354 249	do	12,000 R. S., 7th ed., 1882, pt. 1, c. 13, tit. 1, subd. 3, and c. 410, L. 1882, § 827.
Sisters of Charity, R. C.	23.7x87.....	23.7x46.....	2,051 do	428 459	231 do	24,000 Same as above.
Sisters of Charity, R. C.	23.7x87.....	23.7x46.....	2,051 do	428 459	do	24,000 Same as above.
Children's Aid Society.....	23x82.6.....	do	1,981 Charitable.....	453	{ 285 & 287 do 271 & 273 Henry street.....	75,000 Chap. 410, Laws of 1882, § 824.
Children's Aid Society.....	23x82.6.....	do	1,981 do	454	{ 285 & 287 do 271 & 273 Henry street.....	75,000 Chap. 410, Laws of 1882, § 824.
Children's Aid Society.....	25.7x82.....	do	2,097 do	497	do	10,000 City property.
Children's Aid Society.....	25x83.....	do	2,075 do	498	do	100,000 R. S., 7th ed., 1882, pt. 1, c. 13, tit. 1, subd. 3, and c. 410, L. 1882, § 827.
City of N. Y. Engine Co.	24.2x87.3.....	Covered.....	2,108 Fire department.....	499	269 do	15,000 Same as above.
St. Theresa's R. C. ch.....	100x100.....	do	10,000 Church.....	2568	143 Rutgers and Henry.	15,000 Same as above.
St. Theresa's R. C. sch.....	25.6x90.....	25.6x49.....	2,245 School.....	557	Henry street.....	15,000 Same as above.
St. Theresa's R. C. sch.....	26.6x100.....	26.6x100.....	2,630 do	558	do	15,000 Same.
Reformed Dutch church	25.9x100.....	Covered.....	2,500 Church.....	2398A	61 do	13,000 Same.
Reformed Dutch church	89.3x100.....	67x80.....	8,925 do	2398	Cor. Henry and Market...	75,000 Same.
Hebrew Synagogue.....	53x100.....	Covered.....	5,340 do	614 615	Henry street.....	35,000 Same.
Public school.....	75x100.....	do	7,500 School.....	643	36 and 38 Henry street.....	12,000 } City property.
All Souls' P. E. church.....	95.3x99.3 Ir.....	do	9,470 Church.....	642	Henry street.....	100,000 } City property.
Grammar school No. 12.....	100x75.....	do	7,500 School.....	716	do	50,000 Chap. 410, Laws of 1882, § 827.
Seventh ward police sta.	50x100.....	50x75.....	5,000 Police station.....	750	377 Madison street.....	100,000 City property.
New York city.....	244x222.....	do	5,568 Pier.....	803 804	245 and 247 do	50,000 do
New York city.....	46.3x338.9.....	do	15,583 do	35	do	10,000 do
New York city.....	404x200.....	do	12,000 do	36	do	20,000 do
New York city.....	10x313.....	do	13,720 do	37	do	16,000 do
New York city.....	41x340.....	do	13,940 do	38	do	17,000 do
New York city.....	50x331.....	do	16,650 do	40	do	18,000 do
New York city.....	50x331.....	do	16,650 do	41	do	20,000 do

SEVENTH WARD—(Continued).

NAME OF OWNER OR OCCUPANT.	DESCRIPTION OF PROPERTY.			For what purposes u'd.	Block No.	Ward No.	Street No.	Street or Avenue.	Assessed value.	Reason for Exemption.
	Size of plot, feet.	Size of building.	Superficial feet in lot.							
New York city.....	42x375	14,756	Pier	42	\$3,000	City property.
New York city.....	43x352 .....	.....	15,160	do .....	.....	43 .....	.....	.....	18,000
New York city.....	40x354 .....	.....	14,160	do .....	.....	44 .....	.....	.....	17,000
New York city.....	40x340 .....	.....	13,600	do .....	.....	46 .....	.....	.....	16,000
New York city.....	40x360 .....	.....	14,400	do .....	.....	48 .....	.....	.....	18,000
New York city.....	39.6x207 .....	.....	7,176	do .....	.....	50 .....	.....	.....	7,000
New York city.....	50.6x90.5 .....	.....	45,826	do .....	.....	51 1/2 .....	.....	.....	5,000
New York city.....	40.6x200 .....	.....	8,100	do .....	.....	52 .....	.....	.....	5,000
New York city.....	39.6x207 .....	.....	8,236	do .....	.....	53 .....	.....	.....	5,000
New York city.....	30.6x216 .....	.....	6,588	do .....	.....	54 .....	.....	.....	4,500
New York city.....	58x213 .....	.....	12,234	do .....	.....	55 .....	.....	.....	10,000
New York city.....	47 .....	.....	.....	Bulk-heads.....	.....	2928 .....	.....	.....	5,000
New York city.....	100 .....	.....	.....	do .....	.....	2924 .....	.....	.....	8,000
New York city.....	90 .....	.....	.....	do .....	.....	2921 .....	.....	.....	7,000
New York city.....	80 .....	.....	.....	do .....	.....	2912 .....	.....	.....	6,000
New York city.....	55 .....	.....	.....	do .....	.....	2911 .....	.....	.....	4,500
New York city.....	80 .....	.....	.....	do .....	.....	2909 .....	.....	.....	6,000
New York city.....	132 .....	.....	.....	do .....	.....	2907 .....	.....	.....	10,500
New York city.....	42 .....	.....	.....	do .....	.....	2901 .....	.....	.....	4,000
New York city.....	.....	.....	.....	do .....	.....	2900 .....	.....	.....	25,000
Total seventh ward.	.....	.....	.....	.....	.....	.....	.....	.....	\$1,504,500

EIGHTH WARD.

Fire department	50x100	50x80	5,000	Head-quarters	388, 389	155, 157	Mercer	\$35,000	City property
Methodist church.....	39.7x100	39.7x78	3,938	Church.....	804 3/4	9	Greene.....	35,000	
German Catholic ch.....	20x75, irreg.....	Covered.....	1,093	Church and school.....	850	236	S. Fifth ave.....	Chapter 410, Laws of 1882, § 827.	do
German Catholic ch.....	23x75	do	1,725	do .....	.....	851	234	do	
German Catholic ch.....	23x75	do	1,725	do .....	.....	852	232	do	
German Catholic ch.....	23x75	do	1,725	do .....	.....	853 .....	.....	do
German Catholic ch.....	35x67, irreg.....	do	1,725	do .....	.....	854 .....	.....	do
German Catholic ch.....	23x35	do	2,473	do .....	.....	854 1/2	230	do	
German Catholic ch.....	20.11x51	do	805	do .....	.....	855	228	do	
German Catholic ch.....	22.6x87	do	1,066	do .....	.....	877	6	Thompson	
German Catholic ch.....	21x87	do	1,957	do .....	.....	876 .....	.....	do
German Catholic ch.....	21x87	do	1,827	do .....	.....	875	8	do	
German Catholic ch.....	21x87	do	1,827	do	874	do	do	do
German Catholic ch.....	21x87	do	1,827	do .....	.....	873	10	do	
German Catholic ch.....	21x87	do	1,827	do .....	.....	872 .....	.....	do
Episcopal church	57x75	do	4,275	Church .....	.....	1163	115	do	
St. Anthony church.....	25.7x100	do	2,555	do	1263	149	Sullivan.....	18,000	do
St. Anthony church.....	25.7x100	do	2,558	do	1262	151	do	18,000	do

Baptist church.....	75x100.....	75x80.....	7,300.....	do.....	1354.....	22, 24.....	MacDougal.....	18,000.....	do.....
R. C. church school.....	25.5x100.....	25.5x75.....	2,525.....	School.....	1309.....	60.....	do.....	7,500.....	do.....
Grammar school 38.....	25x80.....	25x75.....	2,000.....	do.....	1415.....	14.....	Clark.....	28,000.....	City property.
Grammar school 38.....	25x80.....	25x75.....	2,000.....	do.....	1416.....	12.....	do.....		
Grammar school 38.....	25x80.....	25x75.....	2,000.....	do.....	1417.....	10.....	do.....		
Grammar school 38.....	25x80.....	25x75.....	2,000.....	do.....	1418.....	8.....	do.....		
Methodist church.....	19.6x75.....	19.6x44.....	1,162.....	Church.....	2045.....	292.....	Hudson.....	7,000.....	Chapter 410, Laws of 1882, § 827.
Primary school 25.....	25x100.....	25x100.....	2,000.....	School.....	2045.....	539.....	Greenwich.....	7,000.....	City property.
Spring street church.....	100x100.....	100x90.....	10,000.....	Church.....	1547.....	250.....	Spring.....	45,000.....	Chapter 410, Laws of 1882, § 827.
Fire department.....	25x99.....	25x90.....	2,475.....	Engine company 30.....	1645.....	253.....	do.....	8,500.....	City property.
Police department.....	25x101.....	25x101.....	2,525.....	Station-house.....	576.....	128.....	Prince.....	14,000.....	do
Alexander mission.....	21x75.....	21x50.....	1,575.....	Mission.....	1680.....	7.....	King.....	12,000.....	Chapter 410, Laws of 1882, § 827.
Alexander mission.....	21x75.....	21x50.....	1,575.....	do.....	1679.....	9.....	do.....		
Fire department.....	25x100.....	25x90.....	2,500.....	Engine company 13.....	565.....	99.....	Wooster.....	11,000.....	City property.
Grammar school 4.....	75x100.....	75x90.....	7,500.....	School.....	764.....	62, 64.....	Grand.....	30,000.....	do
Spring street market.....	190x irreg.....	Covered.....	18,503.....	Market.....	2637.....		Spring.....	85,000.....	do
St. Anthony church.....	25x100.....	do.....	2,500.....	Church.....	1261.....	155.....	Sullivan.....	22,000.....	Chapter 410, Laws of 1882, § 827.
St. Anthony church.....	25x100.....	do.....	2,500.....	do.....	1260.....	157.....	do.....		
St. Anthony church.....	25x100.....	do.....	2,500.....	do.....	1259.....	159.....	do.....		
Episcopal church.....	21x73.4.....	do.....	1,540.....	do.....	2191.....	341.....	West.....	12,000.....	do
Board of Education.....	28.6x100.....	28.6x62.....	2,850.....	School.....	1739.....	29.....	King street.....	7,000.....	City property.
Board of Education.....	21.6x100.....	21.6x62.....	2,150.....	do.....	1738.....	31.....	do.....	5,000.....	do
Board of Education.....	23x100.....	23x60.....	2,300.....	do.....	1737.....	33.....	do.....	5,500.....	do
Board of Education.....	27.6x100.....	23.6x70.....	2,750.....	do.....	1736.....	35.....	do.....	6,006.....	do
City of New York.....	90x583.....	Covered.....	52,470.....	Pier.....	34.....	Foot of.....	Canal street.....	150,000.....	do
City of New York.....	62x595.....	do.....	36,800.....	do.....	35.....	do.....	Spring street.....	125,000.....	do
City of New York.....	117.....	Covered.....	147 lin r.....	Bulk-head.....	2638.....	Between.....	Spring and Charlton.....	14,700.....	do
City of New York.....	60x580.....	do.....	34,800.....	Pier.....	36.....	do.....	Charlton street.....	150,000.....	do
City of New York.....	70x592.....	do.....	41,440.....	do.....	37.....	Foot of.....	do.....	150,000.....	do
City of New York.....	75x585.....	do.....	43,875.....	do.....	38.....	do.....	King street.....	150,000.....	do
City of New York.....	183.....	do.....	183 lin r.....	Bulk-head.....	2641.....	Between.....	Spring and Charlton.....	18,000.....	do
City of New York.....	104.2.....	do.....	104.2 lin.....	do.....	2640.....	do.....	do.....	5,000.....	do
City of New York.....	104.2.....	do.....	104.2 lin.....	do.....	2640.2.....	do.....	do.....	10,400.....	do
Total eighth ward.....									\$1,334,600.....

NINTH WARD.

St. Luke's church.....	125x125.....	50x100.....	15,625.....	Church.....	1119.....	479 to 485.....	Hudson.....	\$35,000.....	Chap. 410, Laws of 1882, § 827.
Grammar school No. 3.....	71x110, 148.....	Covered.....	9,318.....	School.....	1693.....	485.....	do.....	30,000.....	City property.
Baptist church.....	75x62.....	75x55.....	4,650.....	Church.....	1469.....	33.....	Bedford.....	15,000.....	Chap. 410, Laws of 1882, § 827.
Methodist church.....	90x125.....	80x65.....	11,250.....	do.....	1862.....	54.....	do.....	20,000.....	do
Baptist church.....	44x97.....	40x65.....	4,268.....	do.....	2746.....	164 and 166.....	Waverley place.....	14,000.....	do
Episcopal church.....	30x64.....	Covered.....	1,920.....	do.....	2944.2.....	214.....	do.....	10,000.....	do
Primary school No. 18.....	50x65.....	do.....	3,300.....	School.....	3250.....	187.....	do.....	15,000.....	City property.
Grammar school No. 41.....	75x127.....	75x117.....	9,525.....	do.....	3289.....	36 to 40.....	Greenwich avenue.....	25,000.....	do
St. Joseph church.....	83.5x102.....	65x95.....	8,508.....	Church.....	2725.....	59.....	Smith avenue.....	75,000.....	Chap. 410, Laws of 1882, § 827.
Jefferson market.....	350x irreg.....	Covered.....	38,710.....	Court-house and mkt.....	5030.....	do.....	do.....	300,000.....	City property.
St. Joseph school.....	21x80.....	24x48.....	1,920.....	School.....	2726.....	67.....	do.....	12,000.....	Chap. 410, Laws of 1882, § 827.
Catholic church.....	75x81.....	65x75.....	6,075.....	Church.....	1713.....	2 to 6.....	Downing.....	20,000.....	do
Primary school No. 13.....	25x75.....	13x24.....	1,875.....	School.....	1753.....	9 and 11.....	do.....	22,000.....	City property.
Primary school No. 13.....	50x75.....	48x75.....	3,750.....	do.....	1754.....	do.....	do.....	13,000.....	Chap. 410, Laws of 1882, § 827.
St. Joseph school.....	50x100.....	45x10.....	5,000.....	do.....	1002.....	112.....	Leroy.....	10,000.....	City property.
Fire department.....	25x100.....	25x65.....	2,500.....	Engine Co. No. 24.....	1042.....	78.....	Morton.....	15,000.....	do
Northern dispensary.....	52.7x irreg.....	Covered.....	1,663.....	Dispensary.....	2757.....	30.....	Christopher.....	15,000.....	Chap. 410, Laws of 1882, § 827.
Lutheran church.....	64.8x91.....	60x85.....	5,884.....	Church.....	2360.....	81.....	do.....	15,000.....	do
Fire department.....	25x97.....	25x80.....	2,425.....	Engine Co. No. 18.....	3157.....	132.....	West Tenth.....	6,500.....	City property.

NINTH WARD — (Continued).

NAME OF OWNER OR OCCUPANT.	DESCRIPTION OF PROPERTY.		For what purpose us'd.	Block No.	Ward No.	Street No.	Street or Avenue.	Assessed value.	Reason for Exemption.
	Size of lot. Feet.	Size of building.							
Primary school No. 7	25x95	25x80	School	.....	600	270 to 274	West Tenth	35,000	City property.
Primary school No. 7	25x95	25x80	do	.....	599	.....	.....	.....	.....
Primary school No. 7	25x95	25x80	do	.....	598	.....	.....	.....	.....
Police department	25x96, 8	25x96, 8	Station-house	.....	2067	94 and 96	Charles	18,000	do
Fire department	25x96, 8	25x75	Hook & ladder Co. No. 5	.....	2068	41	do	20,000	Chap. 410, Laws of 1882, § 827.
Presbyterian church	65x95	55x75	Church	.....	2899	54 to 58	Perry	20,000	do
Dutch Reformed church	20x70	50x70	do	.....	2433	.....	.....	.....	do
Dutch Reformed church	20x70	50x70	do	.....	2434	.....	.....	.....	do
Methodist church	21x96	21x70	do	.....	2434 1/2	.....	.....	.....	do
Methodist church	21x97, 4	21x70	do	.....	656	132 & 134	Perry	12,000	do
Episcopal church	75x80	60x80	do	.....	657	222 West Eleventh	.....	27,000	do
Methodist church	59x87, 6	50x75	do	.....	2944	13 to 17 Jane	.....	15,000	do
Primary school No. 24	25x88	36x87	School	.....	3110	29 and 31	Horatio	15,000	City property.
Primary school No. 24	25x88	36x87	do	.....	2627	.....	.....	.....	.....
St. Vincent's hospital	125x103, 3	Covered	Hospital	.....	2628	151 & 161	West Eleventh	60,000	R. S., pt. 1, c. 13, tit. 1, § 4, subd. 4.
St. Vincent's hospital	125x103, 3	do	do	.....	3337	131 to 135	do	16,000	Chap. 410, Laws of 1882, § 827.
Presbyterian church	50x103, 3	44x82	Church	.....	3339	279	do	10,000	do
Methodist church	25x108	25x48	do	.....	3347	160	West Twelfth	.....	do
St. Vincent's hospital	19x106, 6	Covered	Hospital	.....	3397	.....	.....	.....	.....
St. Vincent's hospital	20x106, 6	do	do	.....	3399	.....	.....	.....	.....
St. Vincent's hospital	20x106, 6	do	do	.....	3400	.....	.....	.....	.....
St. Vincent's hospital	20, 4x103, 3	do	do	.....	3394	.....	.....	.....	.....
St. Vincent's hospital	20, 4x103, 3	do	do	.....	3395	.....	.....	.....	.....
St. Vincent's hospital	22x106, 6	do	do	.....	3398	.....	.....	.....	.....
Presbyterian church	74, 5x103, 3	60x80	Church	.....	3424	119 to 127	do	25,000	C. 410, L. 1882, § 827.
Grammar school 16	100x103, 3	100x90	School	.....	3389	208 to 214	West Thirteenth	25,000	City property.
Presbyterian church	85x103, 3	60x85	Church	.....	3484	111 to 145	do	30,000	C. 410, L. 1882, § 827.
Episcopal church	78x103, 3	78x85	do	.....	3536	136	West Fourteenth	40,000	do
St. Bernard's church	25x125, 6	Covered	do	.....	3732	.....	.....	.....	do
St. Bernard's church	25x125, 6	do	do	.....	3733	.....	.....	.....	do
St. Bernard's church	25x125, 6	do	do	.....	3734	.....	.....	.....	do
Methodist church	22, 6x90	22, 6x90	do	.....	3632	50	Seventh ave	20,000	do
Methodist church	22, 6x90	22, 6x90	do	.....	3633	.....	.....	.....	do
Methodist church	22, 6x90	22, 6x90	do	.....	3634	.....	.....	.....	do
Presbyterian church	92x100	60x90	do	.....	3634	.....	.....	.....	do
City of New York	23, 6x100	.....	Market	.....	3468	East side	Thirteenth ave	27,000	do
City of New York	23, 6x100	.....	do	.....	4260	do	do	4,000	City property.
City of New York	23, 6x100	.....	do	.....	4261	do	do	4,000	do
City of New York	23, 6x100	.....	do	.....	4262	do	do	4,000	do
City of New York	23, 6x100	.....	do	.....	4263	do	do	4,000	do
City of New York	23, 6x100	.....	do	.....	4264	do	do	4,000	do
City of New York	23, 6x100	.....	do	.....	4265	do	do	4,000	do
City of New York	23, 6x100	.....	do	.....	4266	do	do	4,000	do
City of New York	25x100	.....	do	.....	4220	do	do	4,000	do
City of New York	25x100	.....	do	.....	4221	do	do	4,000	do

City of New York.....	25x100.....	.....	2,500	do	.....	4221	do	do	4,000	do
City of New York.....	25x100.....	.....	2,500	do	.....	4223	do	do	4,000	do
City of New York.....	25x100.....	.....	2,500	do	.....	4224	do	do	4,000	do
Gansevoort market.....	36x irregular.....	.....	139,855	do	.....	4423	Washington and West street Twelfth	ton, Gansevoort W. West eleventh ..	275,000	do
Baptist church.....	25x95.....	.....	2,375	Church.....	.....	2949	232	do	20,000	C. 410, L. 1882, § 827.
Baptist church.....	25x116.....	.....	2,900	do	.....	2950	234	do	City property.	
Baptist church.....	36x116.....	.....	3,016	do	.....	2951	236	do	4,000	do
City of New York.....	25x87.6.....	.....	2,187	Market.....	.....	4228	13th ave.	do	4,000	do
City of New York.....	25x87.6.....	.....	2,187	do	.....	4229	do	do	4,000	do
City of New York.....	25x87.6.....	.....	2,187	do	.....	4230	do	do	1,000	do
City of New York.....	25x100.....	.....	2,500	do	.....	4225	do	do	4,000	do
City of New York.....	25x100.....	.....	2,500	do	.....	4226	do	do	5,000	do
City of New York.....	25x100.....	.....	2,500	do	.....	4205	West	do	4,500	do
City of New York.....	25x100.....	.....	2,500	do	.....	4206	do	do	4,500	do
City of New York.....	25x100.....	.....	2,500	do	.....	4207	do	do	4,500	do
City of New York.....	25x100.....	.....	2,500	do	.....	4208	do	do	4,500	do
City of New York.....	25x100.....	.....	2,500	do	.....	4209	do	do	4,500	do
City of New York.....	25x100.....	.....	2,500	do	.....	4210	do	do	4,500	do
City of New York.....	25x100.....	.....	2,500	do	.....	4211	do	do	5,000	do
City of New York.....	27.6x100.....	.....	2,300	do	.....	4250	do	do	4,000	do
City of New York.....	23.6x100.....	.....	2,300	do	.....	4251	do	do	5,000	do
City of New York.....	25x67.....	.....	1,678	School.....	.....	1678	101 Bedford	do	3,500	do
City of New York.....	25x87.6.....	.....	2,187	Market.....	.....	4227	13th ave. and Gansevoort.	do	4,000	do
City of New York.....	25x87.6.....	.....	2,187	do	.....	4231	North side Gansevoort.....	do	4,000	do
City of New York.....	25x87.6.....	.....	2,187	do	.....	4232	do	do	4,000	do
City of New York.....	25x87.6.....	.....	2,187	do	.....	4233	do	do	4,000	do
City of New York.....	25x87.6.....	.....	2,187	do	.....	4234	do	do	4,000	do
City of New York.....	25x87.6.....	.....	2,187	do	.....	1212	South side Bogert.....	do	4,000	do
City of New York.....	25x87.6.....	.....	2,187	do	.....	1213	do	do	4,000	do
City of New York.....	25x87.6.....	.....	2,187	do	.....	4214	do	do	4,000	do
City of New York.....	25x87.6.....	.....	2,187	do	.....	4215	do	do	4,000	do
City of New York.....	25x87.6.....	.....	2,187	do	.....	4216	do	do	4,000	do
City of New York.....	25x87.6.....	.....	2,187	do	.....	4217	do	do	4,000	do
City of New York.....	25x87.6.....	.....	2,187	do	.....	4218	do	do	4,000	do
City of New York.....	25x87.6.....	.....	2,187	do	.....	4219	do	do	4,000	do
City of New York.....	25x87.6.....	.....	2,050	do	.....	4267	North	do	4,000	do
City of New York.....	25x82.....	.....	2,050	do	.....	4268	do	do	4,000	do
City of New York.....	25x82.....	.....	2,050	do	.....	4269	do	do	4,000	do
City of New York.....	25x82.....	.....	2,050	do	.....	4270	do	do	4,000	do
City of New York.....	25x82.....	.....	2,050	do	.....	4271	do	do	4,000	do
City of New York.....	25x82.....	.....	2,050	do	.....	4272	do	do	4,000	do
City of New York.....	25x82.....	.....	2,050	do	.....	4273	do	do	4,000	do
City of New York.....	25x82.....	.....	2,050	do	.....	4274	do	do	4,000	do
City of New York.....	25x82.....	.....	2,050	do	.....	4252	South side Bloomfield.....	do	4,000	do
City of New York.....	25x82.....	.....	2,050	do	.....	4253	do	do	4,000	do
City of New York.....	25x82.....	.....	2,050	do	.....	4254	do	do	4,000	do
City of New York.....	25x82.....	.....	2,050	do	.....	4255	do	do	4,000	do
City of New York.....	25x82.....	.....	2,050	do	.....	4256	do	do	4,000	do
City of New York.....	25x82.....	.....	2,050	do	.....	4257	do	do	4,000	do
City of New York.....	25x82.....	.....	2,050	do	.....	4258	do	do	4,000	do
City of New York.....	25x82.....	.....	2,050	do	.....	4259	do	do	4,000	do
City of New York.....	25x82.....	.....	2,050	do	.....	1,344	do	do	56,000	R. S., 7ed., 1882, pt 1, c.18, t.4, art.1, § 10.
City of New York.....	146x203, irreg.....	.....	39,788	Cemetery.....	.....	1,344	do	Leroy.....	45,000	City property.
City of New York.....	14.6x160.8, irreg.....	.....	11,350	Park.....	.....	.....	do	8th ave. and 13th st. Hudson and W. 12th	44,000	do
City of New York.....	1.8x119, irreg.....	.....	10,945	do	.....	.....	do	Foot of Houston.....	150,000	do
City of New York.....	7.8x58.....	.....	43,500	Pier.....	.....	30	do	Foot of Charles.....	150,000	do
City of New York.....	7.8x57.....	.....	43,275	do	.....	40	do	Foot of Leroy.....	150,000	do
City of New York.....	73x430.....	.....	31,390	do	.....	41	do	do	do	do

New York Fire Dept.	25,225	2,189	Fire department	391	91	Ludlow	15,000
Primary school	7,888	6,600	School	199	105	do	75,000
County jail	178,112.6	17,683	Jail	750, 751	74	do	150,000
Essex market	110,175	19,250	Market	752		Grand	200,000
Primary school	100,100	10,000	School	{ 808, 809 } { 810, 811 }	21	Norfolk	125,000
Fire Department	22,175	1,650	Fire department	1234	77	Canal	15,000
Primary school	{ 18,487.46 } { 19,741.3 }	1,341 } 1,419 }	School	1283	76, 78	Hester	25,000
Synagogue	7,3100	7,500	Church	212		Rivington	75,000
Total tenth ward							\$1,188,000

ELEVENTH WARD.

New York city.....	19, 11½x80	Vacant	1, 597. 6	Storage-yard	80C	.....	Rivington	\$10, 000	City property.
New York city.....	do	do	1, 597. 6	do	80D	.....	.....	.....	.....
New York city.....	do	do	1, 597. 6	do	80E	.....	.....	.....	.....
New York city.....	do	do	1, 597. 6	do	80F	.....	.....	.....	.....
New York city.....	do	do	1, 600	do	2797	.....	.....	.....	.....
New York city.....	do	do	1, 600	do	2796	.....	.....	.....	.....
New York city.....	do	do	1, 600	do	2795	.....	.....	.....	.....
New York city.....	do	do	1, 600	do	2794	.....	.....	.....	.....
New York city.....	do	do	1, 600	do	2793	.....	.....	.....	.....
New York city.....	do	do	1, 600	do	2792	.....	.....	.....	.....
New York city.....	do	do	1, 600	do	2791	.....	.....	.....	.....
New York city.....	do	do	1, 600	do	2790	.....	.....	.....	.....
New York city.....	do	do	1, 600	do	2789	.....	.....	.....	.....
New York city.....	do	do	1, 600	do	2788	.....	.....	.....	.....
New York city.....	Covered	do	1, 600	School.....	108	.....	.....	.....	.....
Roman Catholic school.....	17, 10x71	do	1, 265. 4	do	109	.....	.....	.....	.....
Roman Catholic school.....	17, 10x71	do	1, 265. 4	do	110	.....	.....	.....	.....
Roman Catholic school.....	17, 6x71	do	1, 265. 4	do	111	.....	.....	.....	.....
Roman Catholic school.....	76x71	do	5, 396	do	112	.....	.....	.....	.....
Roman Catholic school.....	29x74	do	2, 146	do	113	.....	.....	.....	.....
Roman Catholic school.....	4x100	do	400	do	114	.....	.....	.....	.....
Roman Catholic school.....	20x65	do	1, 300	do	114	.....	.....	.....	.....
New York city.....	60x100	Covered	6, 000	do	180, 795, 796	.....	.....	.....	.....
New York city.....	20x80	do	1, 600	Fire department	228	.....	Stanton	105, 000	City property.
Roosevelt hospital.....	25x24	do	1, 875	Hospital	437	.....	Houston	8, 000	do
Roosevelt hospital.....	25x40	do	1, 875	do	292	.....	.....	.....	.....
Roosevelt hospital.....	25x20	do	1, 100	do	293	.....	Houston ..	25, 000	Chap. 410, Laws of 1882, § 824.
Sisters of St. Dominic ..	23x100	do	2, 300	School.....	295	.....	.....	.....	.....
Roosevelt hospital	25x100	do	2, 500	Hospital.....	928	.....	Ridge.....	10, 000	R. S., 7th ed., 1882, pt. 1, c. 13, tit. 1, subd. 3, and c. 410, L. 1882, § 827.
Union market.....	34x200	Covered	10, 800	Market.....	300	.....	.....	.....	.....
New York city.....	22, 5x100	Vacant	2, 241	Vacant.....	1550A	.....	Houston street.....	12, 000	Chap. 410, Laws of 1882, § 824.
New York city.....	20x100	do	2, 000	do	2900	.....	.....	.....	.....
New York city.....	20, 5x100	do	2, 011	do	2901	.....	Stanton & Rivington	6, 000	City property,
New York city.....	22, 5x100	do	2, 241	do	2903	.....	do	6, 000	do
Public school	25x100	do	2, 500	School.....	2902	.....	do	12, 000	do
Roman Catholic church ..	22x100	Covered	2, 200	Religious.....	684	.....	.....	.....	.....
Roman Catholic church ..	30x100	do	3, 000	do	911	.....	101 to 105 Pitt	50, 000	R. S., 1882, pt. 1, c. 13, tit. 1, § 4, subd. 3, and c. 410, L. 1882, § 827.
Roosevelt hospital.....	25x100	do	2, 500	Charitable	912	.....	.....	.....	.....
Hebrew synagogue	25x100	do	2, 500	Religious.....	937-940½	.....	120 to 126 Ridge.....	50, 000	Chap. 410, Laws of 1882, § 824.
					1030, 1031	.....	10 and 12 Clinton	200, 000	R. S., 7th ed., 1882, pt. 1, c. 13, tit. 1, § 4, subd. 3, and c. 410, L. 1882, § 827.

ELEVENTH WARD — (Continued).

NAME OF OWNER OR OCCUPANT.	DESCRIPTION OF PROPERTY.		For what purpose used.	Block No.	Ward No.	Street No.	Street or Avenue.	Assessed value.	Reason for Exemption.
	Size of lot. Feet.	Size of building.							
Dutch Reformed church	53x78		.....	.....	1060	69	Avenue B	\$50,000	R. S., 7th ed., 1882, pt. 1, c. 13, tit. 1, § 4, subd. 3, and c. 410, L. 1882, § 827.
Roman Catholic church	97.6x115		Religious.....	.....	1082-1084	121 to 123	do	75,000	Same as above.
Methodist church.	50.6x75		do .....	.....	1090A	139	do	45,000	Same.
Church of the Nativity.	23.3x75		do .....	.....	1249	70 to 74	Avenue C.....	40,000	Same.
Church of the Nativity.	23.3x80		do .....	.....	1250, 1251			50,000	Same.
Methodist church.	7x105	Covered	Church.....	.....	1569	276	Twentieth street.....		
New York city.....	23x60		Educational.....	.....	1570	270 to 274	do	100,000	City property.
New York city.....	59x45	50x40	do .....	.....	1570A				
New York city.....	3x60		do .....	.....	1571	258	do	30,000	R. S., 7th ed., pt. 1, ch. 13, tit. 1, § 4, subd. 3, and c. 410, L. 1882, § 827.
New York city.....	23x60		do .....	.....	1577			65,000	Chap. 410, Laws of 1882, § 827.
German M. E. church...	47x105	Covered	Religious.....	.....	1085, 2357 1/2	127 & 129	Avenue B	50,000	R. S., 7th ed., pt. 1, c. 13, tit. 1, § 4, subd. 3, and c. 410, L. 1882, § 827.
Children's Aid Society...	47.3x93	do	Charitable.....	.....				
City Miss. Ch. & school	17.6x70	Covered	Religious and educatl.	.....	57 to 61	276 to 284	Rivington street.....		
Public school	24.9x100		Educational.....	.....	1882, 1883	267, 269	do	40,000	City property.
Engine-house	22x96		Fire department.....	.....	1930	742	Fifth street.....	10,000	do.
Public school	93x96	School	Educational.....	.....	1924	724	do	100,000	do.
St. Francis hospital.....	16.8x97.5		Charitable.....	.....	2006-2007	605 to 617	do		
St. Francis hospital.....	23.6x97.5		do .....	.....	2008, 2009		do		
St. Francis hospital.....	18.6x97 5/8		do .....	.....	2013		do		
St. Francis hospital.....	25x97 5/8		do .....	.....	2010		do		
St. Francis hospital.....	16x97 5/8		do .....	.....	2017		do		
St. Francis hospital.....	25x97 5/8		do .....	.....	2011		do		
St. Francis hospital.....	24.9x96		Educational.....	.....	1901	624	do	240,000	R. S., pt. 1, c. 13, tit. 1, § 4, sub. 3.
Hebrew school.....		24.9x43		.....				
Baptist church.....	21x97	Covered	Religious.....	.....	2028, 2030	644	do	13,000	R. S., 7th ed., 1882, pt. 1, c. 13, tit. 1, § 4, sub. 3, & c. 410, L. 1882, § 827.
Church.....	21x97	21x40	do .....	.....	2026	636	Sixth street.....	40,000	do.
Presbyterian church.....	21x97	22.6x90	do .....	.....	2098, 2102	727 to 735	do	6,000	do.
Sisters of charity.....	25x97	25x97	Charitable .....	.....	2250	302	Eighth	50,000	do.
Public school.....	100x93.11	Covered	Educational.....	.....	2381	706 to 712	Ninth street.....	18,000	do.
Fire engine-house.....	25x94	25x80	Fire department.....	.....	2552	604 1/2	Eleventh.....	75,000	City property.
Presbyterian church.....	64x96	47x65	Religious.....	.....	1854, 1855	341, 353	Fourth	18,000	do.
New York city	266		Bulk-head.....	.....	3001	Foot	Rivington	15,000	R. R., 7th ed., 1882, pt. 1, c. 13, tit. 1, § 4, sub. 3, & c. 410, L. 1882, § 827.
New York city	150.6		do .....	.....	3002		do	8,000	City property.
New York city	93.3		do .....	.....	3003		do	5,000	do.
New York city	113		do .....	.....	3030	Foot	Fourteenth street....	2,500	do.
Hebrew meeting-house.	27.6x95		Religious.....	.....	1873	289	Fourth	3,000	do.
Public school.....	25x90	Covered	School.....	.....	2125, 2137		do	12,000	R. S., pt. 1, c. 13, tit. 1, § 4, sub. 3, and c. 410, L. 1882, § 827.
New York city	25x200		do .....	.....	60		Foot of Rivington st	100,000	City property.
New York city	40x375		do .....	.....	61		do	20,000	do.

New York city	20x375	7,300	do	62	10,000	do.
New York city	59,67x32,6	20,973,6	Third street	63	25,000	do.
New York city	40x124	16,960	Fifth street	64	25,000	do.
Total eleventh ward.					\$1,864,500	

TWELFTH WARD.

Commit's of Emigration.	19 acres.....	Buildings.....	2134440	Charitable	1 to 16	Ward's island	R. S., 7 ed., 1882, pt. 1, c. 13, tit. 1, § 4, subd. 2.
New York city	12 a-10 acres.	do	561,924	do	18 to 22	do	City property.
New York city	64 acres.	do	247,030	do	24 to 38	do	R. S., pt. 1, c. 13, t. 1, § 4, subd. 2.
Commit's of Emigration.	184 acres.	do	210,7215	do	39 to 57	do	City property.
New York city	12 acres.	do	522,720	do	58 to 63	do	do
New York city	17 acres.	do	740,520	do	64 to 70	do	R. S., pt. 1, c. 13, § 4, subd. 2.
Commit's of Emigration.	144 acres.	do	620,730	do	72 to 77	do	City property.
Commit's of Emigration.	52-100 acres.	Water front.	22,851	do	85	do	do
New York city	24 acres.	do	108,900	do	89	do	do
New York city	188-100 acres.	do	212,573	do	95	do	do
New York city	154-100 acres.	do	197,762	do	100	do	do
Commit's of Emigration.	640-100 acres.	do	282,704	do	106, 108, 113	do	do
New York city	150 acres.	Buildings.....	653,000	do	103	do	R. S., pt. 1, c. 13, tit. 1, § 4, subd. 2.
House of Good Shepherd	97xirregular.	Barns	3,104	do	37 to 39	do	City property.
House of Good Shepherd	Irregular.	Buildings.....	110,239	do	8 to 26	do	
New York city	100 11x135	do	13,926	Public school.....	31 to 52	do	
St. Joseph's school	58 100 84	do	2,518	Parish school.....	1 to 6	do	
St. Joseph's church	100x100 84	do	16,113	Religious.....	9	do	
New York city	80x100 84	do	114	Police station.....	39 to 44	do	
New York city	80x100 84	do	114	do	13 to 14	do	
St. Joseph's asy. & sch.	Irregular	5 buildings ..	10,071	Asylum and parish sh.	35 to 36	do	
Our Lady of Mount Car-			80,231		7 to 40	do	
mel R. C. church.....	75x100			Religious.....	19 to 204	do	
N.Y. Home for Convales.	18,9x100 11		7,568	Private charity.....	15	do	
Ch. of the Holy Rosary.	75x100 11		1,891	Religious.....	32 to 34	do	
Melhorist Episcopal ch.	30x100 11		7,568	do	44 and 5	do	
Sisters of P'r of St. Fran.	257x100 11		5,045	Hospital.....	35 to 44	do	
Hand in Hand synag me.	30x100 11		25,927	Religious.....	44	do	
Mad Ave. Meth. Ep's. ch.	75x100 11		3,027	do	12 to 15	do	
Reform Baptist church...	30x100 11		7,568	do	21 and 22	do	
Grace Episcopal church	46x95		5,045	do	12 to 16	do	
New York city.....	140x100 11		6,445	Public school	15	do	
African church.....	30x100 11		14,128	Religious.....	38 to 43	do	
Dutch church.....	25x30		4,037	do	31 and 32	do	
New York city	30x100 11		5,045	do	9 and 10	do	
New York city	25x100 11		5,045	Engine house	11	do	
New York city	188,4x99,11		2,523	do	223	do	
Holy Trin. Miss'n chapel	25x100 11		18,817	Public school	209	do	
Synagogue	33,4xirreg		2,523	Religious.....	307	do	
1st Union Presbyt'n ch...	63x100 84		4,428	do	8	do	
New York city	100x100 84		6,344	do	20 and 22	do	
German Lutheran ch...	32,6x100 84		10,070	Public school	7 to 10	do	
German Evang'l L'n ch.	67,23x100 84		8,273	Engine house	24	do	
			8,056	Religious.....	25 to 27	do	
			6,765	do	56 to 58	do	

TWELFTH WARD — (Continued).

NAME OF OWNER OR OCCUPANT.	DESCRIPTION OF PROPERTY.			For what purpose used.	Block No.	Ward No.	Street No.	Street or Avenue.	Assessed Value.	Reason for Exemption.
	Size of lot. Feet.	Size of building.	Superficial feet in lot.							
New York city.....	51.1x100.8½.	Vacant.....	5,146	School playground.....	378	65 and 66	.....	South side 88th st....	\$15,000	City property.
New York city.....	160x100.8½.	do	16,111	Public school.....	386	47 to 53	.....	South side 96th st....	30,000	do
New York city.....	105x100.11	200x100.....	21,192	do	396	{ 13 to 17 } 56 to 60	.....	{ N. W. c. L. av. & 105 } { S. W. c. L. av. & 106 }	175,000	do
St. Cecilia's church.....	150x100.11	100x100 ex....	15,137	Religious.....	396	61 to 66	.....	South side 106th st....	50,000	Chapter 410, Laws 1882, § 827.
Methodist church.....	100x68.11	100x68.11	6,892	do	402	21 to 24	.....	N. E. c. Lex. av. & 111th	60,000	do
German Baptist church.....	25x100.11	25x36	2,523	do	402	46	.....	South side 112th st....	5,000	do
New York city.....	170x100.11	130x100.11	17,155	Public school.....	405	40½ to 46	.....	South side 115th st....	110,000	City property.
St. Paul's R. C. church.....	125x100.11	60x150	25,229	Religious.....	408	{ 6 to 10 } 62 to 66	.....	{ North s. 117th st } { South s. 118th st }	80,000	Chapter 410, Laws 1882, § 827.
New York city.....	25x100.11	25x75	2,523	Engine house.....	415	62	.....	South side 125th st....	20,000	City property.
New York city.....	50x99.11	50x99.11	4,996	Police station.....	416	49 and 50	.....	East 126th street.....	50,000	do
New York city.....	25x90	25x45	2,250	Engine house.....	417	72	.....	4th avenue.....	13,000	do
St. Andrew's church.....	145x199.10	60x100	28,975	Religious.....	418	5	.....	North side 127th st....	85,000	Chapter 410, Laws 1882, § 827.
German Lutheran ch....	50x99.11	41x60	4,996	do	418	13 and 14	.....	do	25,000	do
New York city.....	25x100.11	25x80	2,523	Engine house.....	395	29	.....	North side 104th st....	20,000	City property.
Inebriate asylum.....	62.2½x100.8½.	40x100 ex....	6,260	Private charity.....	471	20 to 22	.....	N. E. c. 86th & Mad.	80,000	R. S., 7 ed., 1882, pt. 1, c. 13, tit. 1, § 4, subd. 4.
Magdalen asylum.....	153.4x100.8½.	60x75	30,884	Reformatory.....	473	{ 6 to 11 } 62 to 67	.....	{ North s. 88th st.... } { South s. 89th st.... }	175,000	do
St. Luke's Home.....	164.5½x100.8½.	75x80	16,549	Charitable.....	474	20 to 26	.....	N. E. c. 89th & Mad.	130,000	do
Methodist church.....	118.9x100.11	65x80	11,983	Religious.....	494	24 to 28	.....	North side 109th st....	40,000	Chapter 410, Laws 1882, § 827.
New York Presbytery...	120xirregular	42x63	9,648	do	498	19 to 24	.....	N. E. c. 113th & Mad.	35,000	do
Harlem Congregat'l ch.	73.2x100	{ 75xirreg. }	7,504	do	506	1 to 3	.....	N. E. c. Mad. av. & 121	75,000	do
Harlem Congregat'l ch.	25x100.11	60x95	2,523	do	506	5	.....	North side 121st st....	85,000	do
Presbyterian church.....	160x99.11	100x125	9,992	do	510	12 to 15	.....	North side 125th st....	80,000	do
Harlem Meth. Epis. ch.	145xirregular	100x125	13,180	do	511	20 to 26	.....	N. E. c. Mad. & 126th...	12,000	do
4th Unitarian church...	20x99.11	20x65	1,998	do	512	41½	.....	East 128th street.....	60,000	do
All Saints' R. C. church	110x99.11	Covered.....	10,991	do	514	{ 20 to 24 } { 49 to 53 }	.....	{ N. E. c. Mad. & 129 } { S. E. c. Mad. & 130 }	224,000	City property.
New York city.....	100x201.8	Vacant.....	80,567	8th Regiment armory.	479	21 to 52	.....	{ 94th and 95th sts. } { Mad. and 4th av. }	1,750,000	do
New York city.....	20 acres.....	do	871,200	Mount Morris park.....	.....	.....	.....	{ 120th to 124th sts, } { Mad. to Mt. M's av }	.....	do
West Side.	99.1x110	70x100	10,019.2	Religious.....	610	33-36	.....	125th st. and 5th ave.	80,000	Chap. 410, Laws of 1882, § 827.
Episcopal church.....	75xirreg	45x75	8,000	do	611	36-38	.....	Fifth avenue.....	45,000	do
Baptist church.....	100x104.11	40x89	10,491.8	do	615	27-30	.....	130th street.....	65,000	do
New York city.....	175x100.11	.....	17,660.5	Vacant.....	706	41-47	.....	120th st., 6th & 7th avs	19,600	City property.
German Lutheran ch....	50x100.11	45x60	5,045.10	Religious.....	710	9, 10	.....	123d street.....	20,000	Chap. 410, Laws of 1882, § 827.
New York city.....	150x99.11	125x99.11	14,987.6	Public school.....	714	40-46	.....	128th street.....	100,000	City property.
Baptist ch. of the Red'er	50x99.11	30x80	7,493.9	Religious.....	717	53-54	.....	131st street.....	15,000	Chap. 410, Laws of 1882, § 827.
Episcopal church.....	49x50	49x50	7,900	do	723	11, 12, 52½, 53½	.....	136th street.....	10,000	do

New York city.....	2,720x6,339.6	1723-440 Central Park			From center of 86th st. to south side of 110th st., bet. 5th and 8th Avenue.	City property.
N. Y. Cancer hospital....	201.10x157 ...	100X125	917	27-38	8 av. bet. 105&106 sts	Chap. 429, Laws of 1884.
Academy Sacred Heart....	31 s-10 lots....	.....	938	1	St. Nicholas & 9th av.	Chap. 410, Laws of 1882, § 827.
Academy Sacred Heart....	37 lots .....	.....	939	1	do do	do do
Academy Sacred Heart....	37 lots .....	.....	940	1-19	do do	do do
Academy Sacred Heart....	10 ³ / ₄ lots .....	.....	941	1-19	do do	do do
Academy Sacred Heart....	20x1 Reg. ....	.....	942	1	do do	do do
Academy Sacred Heart....	26 lots .....	.....	943	1	do do	do do
Academy Sacred Heart....	26 lots .....	.....	944	1	do do	do do
Academy Sacred Heart....	35x250 .....	.....	945	1	do do	do do
Presbyterian church	25x100 .....	.....	1013	1, 2, 3	86th st. and 10th av.	do do
New York city	4 lots .....	.....	1017	28	90&91 sts. b. 9&10 avs.	City property.
New York city	4 lots .....	.....	1018	28	91&92 sts. b. do	do
New York city	2 stone bldgs. 201.5x80 ..	.....	1019	26-31, 37-40	92&93 sts. b. do	do
Methodist church	201.5x100 .....	.....	1019	1-4, 61-64	10th ave. b. 92&93 sts.	Chap. 410, Laws of 1882, § 827.
New York city	4 lots .....	.....	1020	37	93&94 sts. b. 9&10 avs.	City property.
New York city	4 lots .....	.....	1021	28	94&95 sts. b. do	do
New York city	4 lots .....	.....	1022	28	95&96 sts. b. do	do
New York city	4 lots .....	.....	1023	28	96&97 sts. b. do	do
New York city	4 lots .....	.....	1024	28	97&98 sts. b. do	do
New York city	4 lots .....	.....	1025	28	98&99 sts. b. do	do
New York city	4 lots .....	.....	1026	28	99&100 sts. b. do	do
New York city	30x100, 25x100 ..	.....	1026	17, 18, 47, 48	do do	do
New York city	4 lots .....	.....	1027	28	100&101 sts. b. do	do
New York city	4 lots .....	.....	1028	28	101&102 sts. b. do	do
New York city	4 lots .....	.....	1029	28	102&103 sts. b. do	do
New York city	4 lots .....	.....	1030	1-8 53-64	10 av. 103d&104th sts.	R. S., 7th ed., 1882, pt. 1, c. 13, tit. 1, § 4, subd. 4.
Home for Aged Females ..	201.10x1 Reg. ..	.....	1030	28	9&10 avs. b. 103&4 sts.	City property.
New York city	4 lots .....	.....	1030	50	9&10 avs. and 104 st.	R. S., c. 18, pt. 1, tit. 4, § 10, art. 1.
Sr. Michael's cemetery....	39x1 Reg. ....	.....	1031	17-21	do do	Chap. 410, Laws of 1882, § 827.
Methodist church	30x75 .....	.....	1031	1-5	10th ave. do	City property.
New York city	65x90 .....	.....	1031	25	9&10 ave. b. 104&5 sts.	do
New York city	53.9x1 Reg. ....	.....	1032	19½	do do	R. S., 7th ed., pt. 1, c. 13, tit. 1, § 4, subd. 4.
New York city	4½ lots .....	.....	1032	21-24, 41-44	105&6 sts. do	City property.
Home for Aged & Inf. Heb ..	81x175 .....	.....	1033	8½	9&10 avs. 106&107 sts	do
New York city	4½ lots .....	.....	1033	10-19, 46-55	do do	R. S., 7 ed., 1882, pt. 1, c. 13, tit. 1, § 1, subd. 4.
Home for Aged of Little Sisters of the Poor of City of New York.....	250x201.10 ...	.....	1033	1	110&111 sts., 9&10 avs	{ R. S., 7 ed., 1882, pt. 1, c. 13, tit. 1, § 4, subd. 4.
Leake & Watts orp. asv.	60 6-10½ lots....	.....	1037	1, 64	111&112 sts., 9&10 avs	{ R. S., 7 ed., 1882, pt. 1, c. 13, tit. 1, § 4, subd. 4.
Leake & Watts orp. asv.	55 9-10 lots....	.....	1038	63	112&113 sts., 9&10 avs	City property.
Leake & Watts orp. asv.	19 2-5 lots....	.....	1039	29, 30	110th to 123d st. bet. 9th & 10th avs....	1,500,000
New York city	5¼ acres .....	.....	1037-49	28, 29	115&119 sts., 9&10 avs	3,400
New York city	30x127 .....	.....	1045	60	125th st & 9th ave....	22,000
German Catholic church ..	2x1 Irreg. ....	.....	1052	28, 29	Lawrence street	6,000
New York city	7 9-10 lots .....	.....	1053	29	127&128 sts., 9&10 ave	7,000
Academy Sacred Heart....	7 6-10 lots .....	.....	1054	12	128&129 sts., 9&10 avs	5,000
Academy Sacred Heart....	14 1-5 lots .....	.....	1055	29	do do	{ R. S., 7 ed., 1882, pt. 1, c. 13, tit. 1, § 4, subd. 3, and c. 410, L. 1882, § 827.
Academy Sacred Heart....	14 1-5 lots .....	.....	1056	29	129&130 sts., 9&10 avs	6,500
Academy Sacred Heart....	14 lots .....	.....	1056	29	do do	15,000

TWELFTH WARD — WEST SIDE — (Continued).

NAME OF OWNER OR OCCUPANT.	DESCRIPTION OF PROPERTY.		For what purpose us'd.	Block No.	Ward No.	Street No.	Street or Avenue.	Assessed value.	Reason for Exemption.
	Size of plot, feet.	Size of building.							
Academy Sacred Heart.	13½ lots.	.....	Church & school.....	1057	11	.....	130&131 sts., 9&10 aves	\$7,500	R. S., 7 ed., 1882, pt. 1, c. 13, tit. 1, § 4, subd. 3, and c. 410, L. 1882, § 827.
Academy Sacred Heart.	38 7-10 lots.	.....	do	1057	29	.....	do	23,000	
Academy Sacred Heart.	20 3-5 lots.	.....	do	1058	5	.....	131&132 sts., 9&10 aves	12,000	
Academy Sacred Heart.	54 3-10 lots.	.....	do	1058	29	.....	do	32,500	
Academy Sacred Heart.	18 2-6 lots.	.....	do	1059	1	.....	132&133 sts., 9&10 aves	11,000	
Academy Sacred Heart.	60 lots.	200x225	do	1059	29	.....	do	250,000	
Academy Sacred Heart.	18 2-6 lots.	.....	do	1060	1	.....	133&134 sts., 9&10 aves	13,000	
Academy Sacred Heart.	58 lots.	200x300	do	1060	29	.....	do	100,000	
Academy Sacred Heart.	4 lots.	.....	do	1061	1	.....	134&135 sts., 9&10 aves	3,000	
Academy Sacred Heart.	40 3-5 lots.	.....	do	1061	12	.....	do	24,000	
Academy Sacred Heart.	6½ lots.	.....	do	1061	50	.....	do	3,600	City property. C. 410, L. 1882, § 827.
Academy Sacred Heart.	18 lots.	.....	do	1061	64	.....	do	11,000	
Academy Sacred Heart.	5 lots.	.....	do	1061	65	.....	do	4,000	
Academy Sacred Heart.	23½ lots.	.....	do	1062	1	.....	135&136 sts., 9&10 aves	16,000	
Academy Sacred Heart.	6 lots.	.....	do	1062	15	.....	do	32,000	
Academy Sacred Heart.	24x100	Brick bldg.	do	1062	16	.....	do	32,000	
New York city.	75.8x irreg.	50x120	Engine-house	1081	2	.....	10th ave., 154&155 sts	6,000	
Ch. of the Holy Name.	25.3x irreg.	25x53	Religious.	1139	29 to 31	.....	10th ave. & 97th st.	30,000	
New York city.	106-11½ x 151.5	45x65	Engine-house	1139	32	.....	do	7,000	
St. Michael's church.	10 lots.	.....	Religious.	1141	28 and 29	.....	do	30,000	
New York hospital.	2 lots.	.....	Charitable	1154	1 to 10	.....	{ 112th & 113th sts., } { 10th and 11th aves. }	20,000	do do § 824.
New York hospital.	22 lots.	.....	do	1154	41 and 42	.....	do	1,000	do do
New York hospital.	64 lots.	.....	do	1154	43 to 64	.....	do	30,000	do do
New York hospital.	71 9-10 lots.	.....	do	1155	1 to 64	.....	113 & 114 sts. and do.	165,000	do do
New York hospital.	87 4-10 lots.	15 build'gs, hospital & other nec-essary buildings.	do	1156	1	.....	114 & 115 sts. and do.	165,000	do do
New York hospital.	81 2-10 lots.	.....	do	1157	1	.....	115 & 116 sts. and do.	200,000	do do
New York hospital.	81 2-10 lots.	.....	do	1158	1	.....	116 & 117 sts. and do.	200,000	do do
New York hospital.	73 10x irreg.	33,10x75	do	1159	1	.....	117 & 118 sts. and do.	250,000	do do
Sheltering arms.	70x100	22x30	do	1160	2	.....	118 & 119 sts. and do.	200,000	do do
St. Mary's church.	98x120	.....	Religious.	1161	23 to 25	.....	119 & 120 sts. and do.	175,000	do do
Sheltering arms.	24.11x irreg.	24.11x22	Charitable	1170	28 to 30	.....	Bloomingtondale road.	10,000	R. S., p. 1, c. 13, tit. 1, § 4, sub. 4.
Sheltering arms.	25x76	.....	do	1170	32 to 34	.....	Lawrence street.	6,000	C. 410, L. 1882, § 827.
Sheltering arms.	124.11x irreg.	40x125	do	1170	37	.....	do	15,000	R. S., pt. 1, c. 13, tit. 1, § 4, sub. 4.
New York city.	25x irreg.	25x irreg.	do	1170	43	.....	10th ave and do.	2,000	do do
New York city.	99.11x200	125x85	do	1170	40	.....	do	3,000	do do
Parish school.	50x irreg.	30x48	Engine-house	1171	36	.....	10th ave. & 129th st.	80,000	City property.
Manhattan college.	99.11x125	99.11x80	School	1171	33	.....	10th av. & Lawrence st.	80,000	do.
Annunciation church.	118x irreg.	60x80	do	1172	37 and 38	.....	131st street.	8,000	C. 410, L. 1882, § 827
Roman Catholic church.	129.11x irreg.	.....	do	1173	1 to 6	.....	11th ave. & 131st st.	70,000	do do
Manhattan college.	129.11x irreg.	.....	Religious.	1173	7 to 11	.....	131st street.	50,000	do do
Manhattan college.	75x irreg.	Stables.	do	1173	55 to 64	.....	11th avenue.	35,000	do do
Manhattan college.	75x irreg.	.....	College ground.	1174	1 to 8	.....	do	26,000	do do
Manhattan college.	75x irreg.	.....	do	1174	53 to 55	.....	Bloomingtondale road.	8,000	do do

Manhattan city 25.....	78.6x irreg.	.....	5, 130	College ground.....	1174	59 and 60	do	5,000 C. 110, L. 1882, § 827.
Manhattan city 26.....	74.10x75	.....	5, 612	do	1174	62 to 64	11th avenue.....	16,000 do
Heb. Benev. Or. Asy.....	26 1-10 lots	.....	63, 250	Charitable	1178	65	136th street.....	do
Heb. Benev. Or. Asy.....	33 1-10 lots	.....	82, 750	do	1178	36 and 37	137th street.....	do
Heb. Benev. Or. Asy.....	27.17-8x irreg.	.....	200	do	1179	6	10, 11 av. 137, 138 sts.	do
Heb. Benev. Or. Asy.....	27.17-8x irreg.	.....	175	do	1179	7	do	do
Heb. Benev. Or. Asy.....	27.17-8x irreg.	.....	150	do	1179	8	do	do
Heb. Benev. Or. Asy.....	26.05x irreg.	.....	100	do	1179	4 1/2	do	do
Heb. Benev. Or. Asy.....	7 3-10 lots	.....	18, 250	do	1179	29	do	do
Heb. Benev. Or. Asy.....	27 3-10 lots	.....	270	do	1179	34 to 41	do	do
Heb. Benev. Or. Asy.....	45 3-10 lots	.....	12, 250	do	1179	1 to 5	{ 143d & 144th sts.,	{ R. S., 7th ed., 1882, pt. 1, c. 13, tit.
Heb. Benev. Or. Asy.....	73.11x irreg.	.....	8, 970	do	1185	56 to 62	{ 10th and 11th avs.	{ 1, § 4, sub. 4.
Colored Orphan Asylum	58 4-10 lots	.....	140,000	do	1193	33 to 36	10th avenue.....	150,000 { R. S., 7th ed., 1882, pt. 1, c. 13, tit.
New York city.....	99.11x100	.....	9, 991	Police.....	1194	34 to 36	do	60,000 City property.
Methodist church.....	74.11x100	.....	7, 491	Religious.....	1195	1	{ 153d to 155th st.,	50,000 C. 410, L. 1882, § 827.
Trinity cemetery.....	142 6-10 lots	.....	356, 500	Burial.....	1196	72	12th av. & Hud. riv.	260,000 R. S., c. 18, p. 1, tit 4, § 10, art. 1.
New York city.....	29.6x100	.....	2, 950	Hospital.....	1256 1/2	17 and 29	116th & 117th sts.	200 City property.
New York hospital.....	24 lots	.....	60,000	do	1273	35 and 45	11 av. & Riverside D.	137,000 C. 410, L. 1882, § 824.
New York hospital.....	7 1-10 lots	.....	17, 750	do	1273	20 and 29	117th & 118th sts.	60,000 do
New York hospital.....	20 9-10 lots	.....	52, 250	do	1274	37	11 av. & Riverside D.	35,000 do
New York hospital.....	4 9-10 lots	.....	12, 250	do	1275	29	117th & 118th sts.	38,000 do
New York hospital.....	16 lots	.....	40,000	do	1276	30 and 37	do	10,000 City property.
New York hospital.....	15 3-10 lots	.....	38, 300	do	1276	72	12 av. & Hud. river.	12,000 do
New York hospital.....	48.1x irreg.	.....	4, 140	do	1286 1/2	27 to 29 to 38	151 & 152 sts. & 11 av.	80,000 R. S., c. 13, p. 1, tit. 1, § 4, sub. 4.
New York city.....	62.7x irreg.	.....	7, 500	Charitable.....	1284	1	{ 153d & 155th strts.,	225,000 R. S., c. 18, p. 1, tit 4, § 10, art. 1.
New York city.....	93.10x irreg.	.....	12,000	Burial.....	1307	64 1/2	{ 11th avenue and	do
Home for Soldiers' Orph.	99.11x240	.....	19, 983	do	1310	63	Hudson river.	do
Trinity cemetery.....	62 lots	.....	153,000	do	1310	64	.....	25,000 City property
Trinity cemetery.....	100x199.10	.....	19, 983	do	1310	57	{ 157th st. K'bridge	25,000 C. 410, L. 1882, § 827.
Trinity cemetery.....	7.9x irreg.	.....	7,000	do	1310	29	road & 10th ave.	25,000 do
Trinity cemetery.....	26.1x210	.....	5,540	do	1311	29	N.W. 10 av. & 155 st.	do
Trinity cemetery.....	62 lots	.....	155,000	do	1311	58 1/2	N.W. 11 av. & 158 st.	do
Trinity cemetery.....	100x199.10	.....	19, 983	do	1311	56 1/2	{ 162 & 163 sts. 11 av.	300,000 R. S. p 1, c. 13, tit 1, § 4, sub. 4.
Trinity cemetery.....	148.7x irreg.	.....	22,500	do	1311	65	{ and Hudson river.	35,000 C. 410, L. 1882., § 827.
Trinity cemetery.....	32.8x210	.....	8, 120	do	1311	38	Kingsbridge road.....	13,000 do
New York city.....	103.74x165	.....	17, 100	School.....	32 & 36	8	Inwood street.....	300,000 City property.
Presbyterian church.....	74.11x150	.....	11, 237	Religious.....	43	16 1/2	{ 170 o 176 str. 10 a.	200,000 R. S., 7th ed., 1882, p. 1, c. 13, tit.
Presbyterian church.....	150x189.10	.....	28, 475	do	53 1/2	16 1/2	{ & Harlem river.	1, § 4, sub. 4.
Deaf & Dumb Asylum.....	24 acres	.....	943, 440	Charitable	58	8 to 14	K'bridge rd. & 10 av.	10,000 City property.
St. Elizabeth's church.....	56x112.94	.....	6, 261	Religious.....	60	51 to 57	K'bridge rd. & 11 av.	25,000 do
Presbyterian church.....	175x107	.....	18, 275	do	68	.....	K'bdge & Verm. av.	7,000 R. S., c. 18, p. 1, tit. 4, § 14, art. 1.
New York city.....	24 acres	.....	943, 440	Aqueduct & H. Bldg. Pk.	69	.....	{ 212th & 213th strts.	3, 125,000 City property.
N. Y. Juvenile Asylum	2 1/4 acres	.....	1210, 780	Reformatory.....	.....	.....	86, 129 st. 10 & 11 avs.	do
New York city.....	8 lots	.....	20,000	School.....	.....	.....	.....	do
New York city.....	100x169	.....	16,900	do	.....	.....	.....	do
Naegle cemetery.....	175x97.11	.....	15, 487	Burial.....	.....	.....	.....	do
New York city.....	71 847-1080 acs	.....	3126, 640	Park riverside.....	.....	.....	.....	do
Tot. twelfth ward.....	.....	.....	.....	.....	.....	.....	.....	do

FOURTEENTH WARD.

Roosevelt hospital.....	24, 2x99	73x99	2, 393	Benefit of hospital.....	50	482 Broadway	\$200,000	Laws of 1882, chap. 410, § 824.
Roosevelt hospital.....	23, 10x99	73x99	2, 339	do do	51	480 do	24,000	do do
Roosevelt hospital.....	25x100	73x99	2, 300	do do	52	478 do	6,000	City property.
Roosevelt hospital.....	25, 3x100	73x99	2, 325	Fuel depot No. 11.....	335	473 Elm	25,000	do
Fire department.....	20, 6x65, 4	73x99	1, 339	School	497	173 Crosby	8,000	do
Fire department.....	78x99, 1	73x99	7, 729	Engine Co. No. 20.....	596	55 Marion	150,000	do
Fire department.....	24, 7x80	73x99	2, 435	Market	593	47 do		
Center market	Covered	73x99	24, 060	Church.....	1360½	Center		
N. Y. City Mis. & Tract Soc.	23, 1x63	73x99	1, 454	do	650	Center Market place		
N. Y. City Mis. & Tract Soc.	20, 4x56 reg.	73x99	1, 138	do	651	do		
N. Y. City Mis. & Tract Soc.	25, 10x10, 10	73x99	2, 734	do	1309	Broome	45,000	Chap. 410, Laws of 1882, § 827.
N. Y. City Mis. & Tract Soc.	24, 6x93 reg.	73x99	2, 395	do	1308	do		
N. Y. City Mis. & Tract Soc.	18, 7x94, 9 reg.	73x99	1, 775	do	1307	do		
Board of education	28, 2x42	73x99	1, 380	Repair shop.....	750	Mulberry.....	8,500	City property.
Police department.....	26, 5x99, 3	73x99	56, 475	House of Detention.....	684-686	do	30,000	do
St. Patrick's church	27, 1x201 reg.	73x99	7, 281	Church and cemetery.....	795	Prince and Mulberry	160,000	Chap. 410, Laws of 1882, § 827.
St. Matthew's school	24, 11x98	73x99	2, 441	School.....	911	Mott	25,000	City property.
Fire department.....	101, 1x139	73x99	2, 340	Hook and ladder No. 9	1057	Elizabeth	10,000	Chap. 410, Laws of 1882, § 827.
St. C. orphan asylum	101, 1x139	73x99	14, 050	Asylum	963	do	9,000	City property.
St. Matthew's church	101, 1x89	73x99	8, 989	Church	1153	Prince.....	55,000	R. S., pt. 1, c. 13, tit. 1, § 4, subd. 4.
Board of education	50, 1x100, 1	73x99	5, 012	Board of education.....	1247	Broome	65,000	Chap. 410, Laws of 1882, § 827.
Grammar school No. 30	75, 3x99, 3	73x99	7, 451	School.....	1367	Grand	80,000	City property.
Total 14th ward.....					635	Baxter	25,000	do

FIFTEENTH WARD.

Grace Mem. of Grace ch	19, 6x76	19, 6x45	1, 482	Home	1550 B	96 Fourth avenue.....	\$30,000	R. S., pt 1, c. 13 tit. 1, § 4, subd. 4.
Grace Mem. of Grace ch	19, 6x76	19, 6x45	1, 482	do	1550 A	do		
Police department.....	95, 6x84	Covered	8, 022	Headquarters	1681-1684	Mott street.....	50,000	City property.
Police department.....	91, 2x84	do	7, 658	do	1691-1693	Mulberry street.....	50,000	do
St. Bernard's home	30, 5x82	30, 5x46	2, 492	Home	1694	do	30,000	{ R. S., 7 ed., 1882, pt. 1, c. 13, tit. 1, § 4, subd. 4.
St. Bernard's home	30, 4x81, 6	30, 4x44	2, 472	do	1695	do	35,000	Chapter 410, Laws of 1882, § 827.
Episcopal church	89x88, 6	65x75	6, 969	Church.....	1696	Lafayette place	150,000	Laws of 1882, chapter 410, § 821.
Astor library	26, 3x93	Covered	2, 441	Library.....	1586	do	50,000	do
Astor library	26, 3x98	do	2, 572	do	1587	do		
Astor library	26, 3x107	do	2, 703	do	1588	do		
Astor library	26, 3x107	do	2, 808	do	1589	do		
Astor library	26, 3x112	do	2, 940	do	1590	do		
Astor library	26, 3x117	do	2, 071	do	1591	do		
Astor library	65x120	do	7, 800	do	1592	do		
St. Joseph's home	77, 7x119, 6	do	9, 271	Home.....	1612	do	100,000	R. S., pt. 1, c. 13, tit. 1, § 4, subd. 2.
Dutch Reformed church	122, 9x115	70x85	14, 678	Church.....	1619	do	100,000	Chapter 410, Laws of 1882, § 827.
Union hall	52, 1x159 reg.	Covered	11, 585	Library.....	1641	Eighth street.....	125,000	Laws of 1882, chapter 410, § 821.
Church of the Stranger	100x125	70x95	22, 500	Church.....	1810	Broadway	350,000	Chapter 410, Laws of 1882, § 827.
Police department	21, 6x100	21, 6x80	12, 500	do	1996	Mercer	26,000	City property.
Presbyterian church	46x75	21, 6x80	2, 150	Station-house	2001	do	20,000	R. S., pt. 1, c. 13, tit. 1, § 4, subd. 5.
Presbyterian church	54x75	27x50	3, 450	Library	2053	Greene	25,000	do
Presbyterian church	54x75	27x50	4, 050	Lecture-room	2054	do		

SIXTEENTH WARD.

Theological seminary	15x800	115x50, 100x50	117, 200	Colleged	382-433	Tenth avenue	R. S., 7th ed., 1882, pt. 1, c. 13, tit. 1, § 4, subd. 3, and c. 410, L. 1882, § 827.
Presb. mission school	40x75	60x65	4,500	School	916-918	Seventh avenue	25,000
Society for the Blind	25x120	25x65	3,000	Charity	1133	Fourteenth street	30,000
Union Am. M. E. A. ch.	25x103	25x52	2,575	do	1393	Fifteenth street	13,000
Sisters of charity	104.8x103	104.8x103	13,200	do	1396, 1397	do	104,500
Sisters of charity	62x103.3	25x10	6,386	do	1603-1605	Sixteenth street	25,000
Catholic Apostolic ch.	50x95.9	40x60	4,750	do	1627	do	25,000
Children's Aid society	50x103.3	30x30, 50x25	5,162	do	1629, 1630	do	30,000
Baptist church	69x114	57x100	7,866	Church	1691	do	45,000
Public school	100x115.8	100x100	11,566	School	1838	Seventeenth street	60,000
Colored school	25x92	25x60	2,300	do	1887	do	12,000
Engine-house	25x92	25x60	2,300	Engine-house	1987	do	12,000
Children's Aid society	25x92	25x60	2,300	Charity	2198	Eighteenth street	18,000
Methodist church	51x100	65x70	8,100	Church	2224	do	50,000
Public school	100x92	100x92	8,200	School	2242-2244	do	70,000
Methodist cemetery	44x92		4,048	Cemetery	2371	Nineteenth street	20,000
Brothers' Catholic sch'l	46x94	30x50	4,354	Charity	2465, 2466	do	25,000
St. Peter's church	175x100	41x120, 65x110	17,500	Church	2639	Twentieth street	125,000
Public school	89, 10x92	89, 10x92	8,263	School	2708-2711	do	60,000
Police station	25x80.11	25x30	2,248	Police station	2688	do	10,000
Engine-house	25x75	25x60	1,875	Engine-house	2776	do	10,000
New York city	135x90, 37, 134x	117	7,785	Eating-house	1 1/2	Thirtieth avenue	5,000
Jewish cemetery	80, 5x124		9,920	Cemetery	2959	Twenty-second st.	120,000
West Ministry church	67, 6x98.9	60x75	6,665	Church	3301	do	50,000
Third Reformed church	50x98.9	50x98	4,937	do	3569, 3570	Twenty-third street	40,000
W. 241 st. Presb. church	100x118.9	60x90	11,800	do	3578-3581	do	80,000
St. Vincent de Paul ch.	73x98.9	65x90	7,406	do	3625-3627	do	75,000
St. Vincent de Paul ch.	50x98.9	50x75	4,937	do	3943, 3944	Twenty-fourth st.	25,000
Public school	125x98.9	20x32, 50x117	12,468	School	3993-3997	do	70,000
24th street M. E. church	50x98.9	50x98.9	4,937	Church	4042, 4043	do	35,000
24th street V. P. church	74.7, 8x98.9	60x60	7,364	do	4301-4303	Twenty-fifth street	40,000
South Baptist church	80x98.9	74x98.9	7,900	do	4321-4323	do	60,000
Colored church & school	129x98.9	{ 60x98.9 } { 51x98.9 }	11,837	Church, etc.	4349-4351	do	75,000
Engine-house	25x107.6	25x100	2,687	Engine-house	4358	do	15,000
So. Presb. ch. & Mis. chap.	25x98.9	25x98.9	2,468	Church	4517	do	12,000
Sisters of charity	25x105.5	25x40	3,811	Charity	1604, 1605	Sixteenth street	28,000
Home for the Aged	44x70	44x48	3,080	do	3178	Twenty-second st.	30,000
New York city	42x50.6	{ 42x52, 52x54 } { of 14th s. }	2,100	Pier	4700	do	10,000
New York city	40x172	Foot 15th st.	6,880	do		do	16,000
New York city	41x167	Foot 16th st.	6,817	do		do	16,000
New York city	40x317	Foot 17th st.	13,880	do		do	23,000
New York city	60x150	Foot 18th st.	9,000	do		do	18,000
New York city	60x275	Foot 19th st.	16,500	do	4658	do	21,000
New York city	40x297	Foot 20th st.	11,880	do		do	18,000
New York city	60x160	Foot 21st st.	27,600	do		do	26,000
New York city	42x130	Foot 22d st.	18,060	do		do	23,000
New York city	102, 8x154	Foot 23d st.	15,708	do	4626	do	40,000
New York city	80x512	Foot 24th st.	40,960	do		do	32,000
New York city	80x512	Foot 25th st.	40,960	do		do	32,000
Total both ward.							\$2,344,500

Forward.

SEVENTEENTH WARD.

NAME OF OWNER OR OCCUPANT.	DESCRIPTION OF PROPERTY.		For what purpose used.	Block No.	Ward No.	Street No.	Street or Avenue.	Assessed value.	Reason for Exemption.
	Size of lot. Feet.	Size of building.	Superficial feet in lot.						
Jewish Synagogue.....	24x70	48x70	1,680	.....	124, 125	43, 45	Stanton	\$35,000	Chap. 410, Laws of 1882, § 827.
Jewish Synagogue.....	21x75, irreg }	.....	1,800	.....	.....	.....	do	50,000	do
Church of the Epiphany.....	80x100	60x80	8,000	.....	198	128	do	100,000	City property.
Grammar school	100x99.2	100x85	9,917	.....	239	237	Houston	50,000	Chap. 410, Laws of 1882, § 827.
Reformed Dutch church.....	67x100	55x75	6,700	.....	280	141	do	150,000	do
St. Augustine's church.....	86, 10x25.3	86, 10x160	21,968	.....	301	109	do	50,000	do
Jewish Synagogue.....	78.3x100	78.3x94	7,825	.....	478	146	Norfolk	50,000	do
Methodist Epis. church.....	58, 10x80	Covered	4,688	.....	506	131	do	40,000	do
New York city	25x100	do	2,500	.....	834 }	199	Chrystie.....	10,000	City property.
New York city	22x25	do	550	.....	835 }	.....	.....	20,000	R. S., c. 18, pt. 1, tit. 4, § 10, art. 1.
M. E. cemetery	124x64.4	Covered	7,977	.....	930½	.....	First street.....	150,000	City property.
Primary school	70.3x165.6 .....	.....	11,795	.....	930½-933	38 to 42	do	40,000	Chap. 410, Laws of 1882, § 827.
City mission church	68.6x93.6	do	6,404	.....	930½ }	63	Second street	40,000	do
City mission church	25x51	do	1,350	.....	982 }	.....	do	75,000	do
R. C. school	20x106	40x100	2,120	.....	1004	121	do	50,000	R. S., pt. 1, c. 13, tit. 1, § 4, and c. 410. Laws of 1882, § 827.
R. C. school	20x105	78x88	2,120	.....	1005	123	do	100,000	R. S., c. 18, pt. 1, tit. 4, § 10, art. 1, tit. 1, Subdv. 3.
R. C. school	80x106	21.6x42	8,480	.....	1009	127	do	50,000	R. S., 7th ed., 1882, p. 1, c. 13, tit. 1, § 4, subd. 3, and c. 410, L. 1882, § 827.
Sisters of St. Dominic.....	21.6x100	21.6x42	2,150	.....	1011	.....	do	150,000	Same as above.
Sisters of St. Dominic.....	21.6x100	21.6x42	2,150	.....	1012	135	do	20,000	R. S., p. 1, c. 13, tit. 1, § 4, subd. 3.
Sisters of St. Dominic.....	21.6x100	21.6x42	2,150	.....	1013	.....	do	60,000	Chap. 410, Laws of 1882, § 827.
Sisters of St. Dominic.....	21.6x100	21.6x42	2,150	.....	1014	78	do	125,000	City property.
Marble cemetery	375x100 .....	.....	37,500	.....	1100	.....	do	40,000	Chap. 410, Laws of 1882, § 827.
Manhattan college.....	25x110.5	25x53.9	2,756	.....	.....	44	do	50,000	R. S., 7th ed., 1882, p. 1, c. 13, tit. 1, § 4, subd. 3, and c. 410, L. 1882, § 827.
Manhattan college.....	25x110.5	25x53.9	2,756	.....	1105-1108	.....	do	150,000	Same as above.
Manhattan college.....	25x110.5	25x53.9	2,756	.....	.....	161	Third street	20,000	R. S., p. 1, c. 13, tit. 1, § 4, subd. 3.
German R. C. school	125.3x192	Covered	23,048	.....	1220	222	Fourth street	60,000	Chap. 410, Laws of 1882, § 827.
R. C. Sisters of Notre D.	24.9x95	24.9x75	2,376	.....	1343	224	do	125,000	City property.
School of Holy Redeem'r	24.9x96	24.9x65	2,376	.....	1345	.....	do	40,000	Chap. 410, Laws of 1882, § 827.
School of Holy Redeem'r	25x96	24.9x65	2,376	.....	1346	.....	do	40,000	Chap. 410, Laws of 1882, § 827.
Grammar school	25x96	Covered	2,400	.....	1454	326	Fifth street.....	40,000	Chap. 410, Laws of 1882, § 827.
Grammar school	25x96	do	2,400	.....	1455	327	Sixth street.....	50,000	do
Grammar school	25x96	do	2,400	.....	1456	24	Seventh street	15,000	R. S., c. 18, pt. 1, tit. 4, § 10, art. 1.
Grammar school	35x96	do	2,400	.....	1457	68	do	17,500	R. S., 7th ed., 1882, pt. 1, c. 13, tit. 1, § 4, subd. 4.
Reformed Dutch church.....	75.3x96	58x80	6,812	.....	1690	53	Eighth street	30,000	Same as above.
Methodist Epis. church.....	73x90.10	60x70	6,630	.....	1714	27	do	15,000	R. S., 7 ed., 1882, pt. 1, c. 13, tit. 1, subd. 4, § 4.
Jewish Cemetery society	25x90.10	25x50	2,270	.....	1733	313	Tenth street	15,000	Same as above.
United Hebrew charities	25x97.6	25x61	2,437	.....	1865	206	Eleventh street	20,000	Chap. 410, Laws of 1882, § 827.
Children's Aid society	26x112.10	26x50	2,934	.....	1935	.....	do	15,000	Same as above.
R. C. Sisters of Charity.....	25x94.9	25x50	2,369	.....	2111	.....	do	20,000	Chap. 410, Laws of 1882, § 827.
Church.....	25x94.9	25x50	2,369	.....	2112	.....	do	15,000	Same as above.
Welsh church.....	36x76	33x70	2,736	.....	2188	.....	do	20,000	Chap. 410, Laws of 1882, § 827.

Mission school.....	20x103.3	20x75	2,466	School.....	547	do	25,000	do	do
Mission school.....	20x103.3	20x75	2,466	School.....	545	do	25,000	do	do
R. C. cemetery.....	41x206	30x75	85,078	Cemetery.....	156	do	200,000	R. S. c. 18, pt. 1, tit. 4, § 10, art. 1.	
Comm'n's of Charities.....	48x77.5	30x25	3,710	Charities.....	127	do	30,000	City property.	
St. Ann's R. C. school.....	25x100	Covered	2,500	School.....	117	do	75,000	Chapter 410, Laws of 1882, § 827.	
St. Ann's R. C. school.....	25x100	do	2,500	do	115	do	75,000	do	
St. Ann's R. C. school.....	25x100	do	2,500	do	113	do	75,000	do	
St. Ann's R. C. church.....	75x106	65x80	7,950	Church.....	112	12th street.....	100,000	City property.	
Primary school.....	20x103.2	Covered	2,063	School.....	536	do	30,000	do	
Primary school.....	20x103.2	do	2,063	do	536	do	100,000	do	
Primary school.....	20x103.2	do	2,063	do	536	do	100,000	do	
Primary school.....	20x103.2	do	2,063	do	536	do	100,000	do	
New York city.....	20x87.5	20x39	1,748	Fire department.....	108	13th street.....	30,000	do	
New York city.....	20x85	20x85	2,055	do	108	do	30,000	do	
Welsh Presbyterian ch.....	25x103.3	45x84	2,581	Church.....	227	do	40,000	R. S., 7th ed., 1882, p. 1, c. 13, tit. 1, § 4, subd. 3, and c. 410, L. 1882, § 827.	
Welsh Presbyterian ch.....	25x103.3	45x84	2,581	do	229	do	40,000	do	
Grace church chapel.....	37.6x100	Covered	2,500	do	130	14th street.....	100,000	do	
Grace church chapel.....	37.6x100	Covered	2,500	do	130	do	100,000	do	
Presbyterian church.....	26.6x103.6	do	2,736	do	240	do	20,000	do	
German Baptist church.....	45x103.3	do	2,581	do	334	do	60,000	do	
German Baptist church.....	45x103.3	do	2,581	do	334	do	60,000	do	
German Baptist church.....	10x103.3	do	1,032	do	334	do	30,000	City property.	
New York city.....	15x103.3	do	1,549	Fire department.....	342	do	30,000	City property.	
New York city.....	10x103.3	do	1,032	do	342	do	30,000	City property.	
Grammar school.....	15x108.3	do	1,549	School.....	350	do	150,000	do	
Grammar school.....	25x103.3	do	2,581	do	350	do	150,000	do	
Grammar school.....	25x103.3	do	2,063	do	420	do	20,000	R. S., 7 ed., 1882, pt. 1, c. 13, tit. 1, § 4, subd. 3; c. 410, L. 1882, § 827.	
Grammar school.....	20x103.3	do	2,063	do	420	do	20,000	R. S., 7 ed., 1882, pt. 1, c. 13, tit. 1, § 4, subd. 3; c. 410, L. 1882, § 827.	
German chapel.....	25x30	25x30	2,275	Church.....	2900 1/2	do	1,500,000	City property.	
Tompkins square.....	68.7x66	Park	457,764	Park.....	157	{ B'n'd by Av. A, } { B, 7th to 10th st, }	75,000	R. S., 7 ed., 1882, pt. 1, c. 13, tit. 1, § 4, subd. 3 and c. 410, L. 1882, § 827.	
St. Mark's P. E. Miss'n.....	26.7x113	Covered	3,004	Church.....	155	Avenue A.....	50,000	R. S., 7 ed., 1882, pt. 1, c. 13, tit. 1, § 4, subd. 4.	
St. Mark's P. E. Miss'n.....	26.4x113	do	2,976	do	119	Avenue A.....	60,000	City property.	
Industrial school.....	50.9x86	50.9x86	6,630	School.....	152	First avenue.....	35,000	R. S., 7 ed., 1882, pt. 1, c. 13, tit. 1, § 4, subd. 3.	
Primary school.....	69x100	Covered	69,000	do	81	do	60,000	City property.	
New York city.....	48x100	do	4,800	Police station.....	46	Second avenue.....	25,000	R. S., 7 ed., 1882, pt. 1, c. 13, tit. 1, § 4, subd. 4.	
Roman Catholic church.....	75x100	do	7,500	Church.....	110	do	25,000	do	
Woman's Prison Assoc.....	26x125	26x36	3,250	Charitable.....	128	do	35,000	do	
New York Infirmary.....	26x125	26x37	3,252	Hospital.....	136 & 138	do	100,000	Chapter 410, Laws of 1882, § 827.	
Home for Friend's Girls.....	18x125	38x57	4,750	Charitable.....	166	do	100,000	R. S., pt. 1, c. 13, tit. 1, § 4, subd. 4.	
Baptist church.....	84x100	56x92	8,400	Church.....	216	do	80,000	do	
N. Y. Historical Society.....	55x100	Covered	5,500	Library and historical.....	218	do	80,000	do	
Five and Ear Infirmary.....	25x100	do	2,500	Hospital.....	220	do	80,000	do	
Five and Ear Infirmary.....	25x100	do	2,500	do	223	do	80,000	do	
Five and Ear Infirmary.....	25x100	do	2,500	do	223	do	80,000	do	
Presbyterian church.....	77.6x112	66.6x112	8,718	Church.....	139	Second avenue.....	150,000	Chapter 410, Laws of 1882, § 827.	
St. Mark's P. E. church.....	104x215	65x100	22,366	do	139	do	150,000	do	
Living-in hospital.....	23.4x120	23.4x54	2,768	Hospital.....	62-72	Third avenue.....	75,000	do	
Marble cemetery.....	250x66	Covered	16,500	Cemetery.....	62-72	Third avenue.....	75,000	do	
Bohemian market.....	100x181	do	18,100	Market.....	62-72	Third avenue.....	75,000	do	
Comm'n's of charities.....	29.2x60	do	1,755	Charities.....	62-72	Third avenue.....	75,000	do	
Comm'n's of charities.....	14.3x52	do	741	do	62-72	Third avenue.....	75,000	do	
Comm'n's of charities.....	14.3x52	do	741	do	62-72	Third avenue.....	75,000	do	
Comm'n's of charities.....	19.8x52	do	1,022	do	62-72	Third avenue.....	75,000	do	

SEVENTEENTH WARD — (Continued).

NAME OF OWNER OR OCCUPANT.	DESCRIPTION OF PROPERTY.		For what purpose us'd.	Block No.	Ward No.	Street No.	Street or Avenue.	Assessed value.	Reason for Exemption.
	Size of lot. Feet.	Size of building.	Superficial feet in lot.						
Roosevelt hospital	24.9x76	do	1,881 .....	.....	3565	243	Bowery	\$30,000	Chap. 410, Laws of 1882 & 824.
German hospital	35x120	70x60	4,200 .....	.....	3360	135	Second avenue.....	80,000	Chapter 348, Laws of 1884.
Cooper Institute.....	35x120	70x60	4,200 .....	.....	3361	137	do	800,006	Chap. 410, Laws of 1882, & 824.
City park.....	41x160	Covered	22,630 .....	.....	3645 .....	.....	Third & Fourth aves	35,000	City property.
.....	Irregular.....	.....	19,110 .....	.....	3636 .....	.....	Fourth avenue.....		
Total 17th ward. . . . .	.....	.....	.....	.....	.....	.....	.....	\$6,287,500	

EIGHTEENTH WARD.

Lutheran church	50x80	50x80	74,000 .....	.....	10 .....	.....	Cor. 6 av. & 15 st.....	\$100,000	C. 410, L. 1882, & 827.
Church Holy Commu n.	84x168	84x120	14,112 .....	.....	54 .....	.....	Cor. 6 av. & 20 st.....	250,000	do
Home for the Aged	20x73.9	20x55	1,490 .....	.....	55	330	6th avenue.....	35,000	C. 410, L. 1882, & 824.
Masonic Hall & Asy. Ed.	98.9x141	Covered	14,034 .....	.....	76-79, } { 6040, 6041	.....	{ N. E. cor. 6th av. } { and 23d street. }	600,000	City consolidation act, & 24, sub. 2.
Reformed Dutch ch'ch.....	92x142.6	92x136	13,156 .....	.....	160 .....	.....	Cor. 5 av. & 20 st.....	450,000	C. 410, L. 1882, & 827.
Mad. Sq. Presby. ch'ch.	74x150	74x138	11,110 .....	.....	379 .....	.....	Cor. Mad. av. & 24 st.	375,000	do
Nat. Acad. of Design.....	98.9x80	Covered	7,960 .....	.....	422-425 .....	.....	{ N. W. cor. 4th av. } { and 22d street. }	275,000	City consolidation act of 1882, & 824.
Y. M. C. A.	83.4x175	do	14,655 .....	.....	4427-4428 .....	.....	{ S. W. cor. 4th av. } { and 23d street. }	600,000	do
Fourth Av. Pres. ch'reh	76.1x100	76.1x90	7,625 .....	.....	131 .....	.....	Cor. 4 av. & 22 st.....	300,000	do
All Souls' church	92x100	Covered	9,250 .....	.....	517 .....	.....	Cor. 4 av. & 20 st.....	200,000	do
Calvary church	117.6x145	117.6x140	17,095 .....	.....	530 .....	.....	Cor. 4 av. & 21 st	300,000	do
Methodist church.....	74x140	74x142	9,119 .....	.....	536, 538 .....	.....	Cor. 4 av. & 22 st.....	260,000	do
Stanton St. Baptist ch.....	79x50	Covered	3,950 .....	.....	{ 5988a, 5988 } { 5987a, 5987 }	.....	{ N.W. cor. Lexington } { ton av. & 23d st. }	45,000	do
Church of the Epiph'y.....	75.7x150	75.7x110	11,352 .....	.....	963, 965	371, 375	2d avenue.....	175,000	do
St. George's church.....	100.4x175	100x160	17,558 .....	.....	1000	5 to 8	Rutherford place.....	300,000	do
Society of Friends.....	26x121.9 .....	.....	.....	.....	1003 .....	.....	.....
Society of Friends.....	25.7x124.9 .....	.....	.....	.....	1004 .....	.....	.....
Society of Friends.....	25.7x124.9 .....	.....	.....	.....	1005 .....	.....	.....
Society of Friends.....	25.7x124.9	School bds. ....	.....	.....	1006 .....	.....	15th and 16th sts.		
Society of Friends.....	25.7x158.10	40x55 Meet- ing - house, 50x30.	29,208 .....	.....	1007 .....	.....	and Rutherford place.	500,000	do
Society of Friends.....	25.7x158.10 .....	.....	.....	.....	1008 .....	.....	.....
Society of Friends.....	25.7x158.10 .....	.....	.....	.....	1009 .....	.....	.....
Society of Friends.....	25.7x158.10 .....	.....	.....	.....	1010 .....	.....	.....
Electric Med. College.....	26x97	26x65	2,522 .....	.....	1019	1	Livingston place.....	25,000	R. S., pt. 1, c. 13, tit. 1, & 4, sub. 3.
New York Infirmary for women and children.	51.6x120	51.6x65	6,126 .....	.....	1022, 1023	4, 5	Livingston Place.....	\$60,000	R. S. pt. 1, c. 13, tit. 1, & 4, subd. 4.

New York city	197.6x113	Vacant	22,317	Storage purposes, etc.	1314 to 1321	West side Ave. A, bet. 24th & 25th sts	50,000	City property.
New York city	184x67.8	184x300 33x84 60x164	124,752	St. cleaning dept., disinfecting house, dog pound and receiving hospital	3128 to 3147 1771 to 1778 1699 to 1706 3730 to 3749 1815 to 1822	Avenue C to D, from 16 to 17th streets	40,000	do
New York city	120.6x103.3 120.6x103.3	Vacant Ch 60x90 sch.	15,744	Storage purposes	1904 to 1908 2019 2026 2085, 2086 2013 to 3046	Avenue D, East side bet. 16th & 17th sts.	80,000	do
Presbyterian church	95.11x103.3	80x90	12,441	Religious and educational	503 to 513	East Fourteenth st.	100,000	Chap. 410, L. 1882, § 827.
Presbyterian ch. and sch	50x103.3	80x90	9,912	Religious	51, 53	West Fourteenth st.	200,000	do
Lutheran church	75x103	85x64	5,162	do	2026	West Fifteenth st.	40,000	do
Catholic school	100x103.3	75x90	5,725	do	2085, 2086	East Fifteenth st	90,000	do
Young women's Christian association	75x103	100x90	10,327	Educational	3043 to 3046	do	75,000	do
New York hospital	175x103	Covered	7,762	Free care and instruction for young women	3238 to 3240	do	100,000	R. S., pt. 1, c. 13, § 4, subd. 3 and 5.
College of S. Francis N.	307x103	175x90	18,025	Hospital	3243 to 3249	West Fifteenth st.	200,000	Chap. 410, L. 1882, § 824.
College of S. Francis X.	247x103	30x100 20x65, 20x65 20x65, 20x65	30,977	Educational	3257 to 3268	do	250,000	do
New York hospital	150x103.3	80x90	25,441	Religious and educational	3274 to 3281	West Sixteenth st	300,000	do
Apprentices' library	38x181	80x90	13,688	Hospital	3291 to 3296	do	140,000	do
Primary school, No. 1	75x92	75x80	6,878	Library	3305	East Sixteenth st	65,000	R. S., pt. 1, c. 13, tit. 1, § 4, subd. 5.
St. George's church	40x92	100x84	6,900	Educational	3505 to 3507	do	35,000	City property.
St. Mary school	30x92	100x50	3,680	Religious	3529	do	35,000	Chap. 410, L. 1882, § 827.
St. Mary chapel	30x92	100x50	4,600	Educational	3794, 3795	East 17th street	20,000	Chap. 410, Laws of 1882, § 827.
Hedding Methodist ch.	60x92	100x84	4,600	Religious	3797, 3798	do	20,000	do
St. John's Baptist Home	74x104	74x86	5,520	do	3833	do	40,000	do
Conv't of the Sacred H	78.9x92	78x92	7,606	Charitable & educational	3859-3861	do	90,000	R. S., pt. 1, c. 13, tit. 1, § 4, subd. 4.
Conv't of the Sacred H	78.9x92	78x92	3,976	Religious	3931-3933	West 17th street	90,000	Chap. 410, Laws of 1882, § 827.
Engine company	25.2x75	60x25	3,976	do	3943-3945	West 18th street	80,000	do
St. George's Mts. chapel	75x92	75x68	1,963	Fire department	3971	East 18th street	35,000	City property.
Episcopal church	80x82	80x82	6,900	Religious	4120-4422	East 19th street	30,000	Chap. 410, Laws of 1882, § 827.
Primary school No. 25	80x82	80x84	6,560	do	4278	West 18th street	100,000	do
Jewish synagogue	70x92	80x84	7,636	Educational	4561-4564	East 19th street	45,000	City property.
Society of Friends	106x109	70x90	6,440	Religious	4666-4638	West 19th street	275,000	Chap. 410, Laws of 1882, § 827.
Asy for Aged & Indig. Falls	95x92	80x84	11,554	Religious & educational	4767-4770	East 20th street	130,000	do
Church and school	120x92	120x80	8,740	Char'te H. for aged f'als	4782-4785	do	80,000	R. S., pt. 1, c. 13, tit. 1, § 4, subd. 4.
Church of the Epiphany	100x92	100x84	11,010	Religious & educational	4804-4807	do	75,000	Chap. 410, Laws of 1882, § 827.
Holy Trinity church	90x98	23x27	9,290	Educational	5022-5026	East 21st street	75,000	City property.
Episcopal church	58.2'x98.9	90x84	8,820	Religious	5371, 2	do	5,000	Chap. 410, Laws of 1882, § 827.
Mission chapel	30x97.6	58.2'x80	5,751	do	5427, 3	West 21st street	130,000	do
New York city	50x98.9	50x97.6	4,877	do	5449, 5450	West 22d street	100,000	do
Baptist church	40x90.9	40x88	4,940	18th prec't police stat'n	5546, 5547	East 22d street	20,000	do
Free academy	160x75	100x75	4,940	Religious	5619, 5650	East 22d street	25,000	City property.
Methodist church	50x74.3	50x74	7,500	Educational	5684	do	40,000	Chapter 410, Laws 1882, § 827.
Young Men's Ch'n Ass'n	77x93.9	Covered	3,713	Religious	5688-5691	do	80,000	City property.
Free academy	200x122.6	Irregular	7,411	{ Educational & Religious, 1st H' ret'l st, etc.	5700-5701	As'd with w'd Nos. 427, 428 & 429 on 4th A	40,000	Chapter 410, Laws of 1882, § 827.
Episcopal chapel	75x122.6	75x110	24,510	Educational	5802-5804	East 23d street	200,000	City property.
New York city	97.71x98.9	97.71x80	9,190	Religious	5838-5840	Lex. ave. & 23d st.	60,000	Chapter 410, Laws 1882, § 827.
Demilt Dispensary	48.93x98.9	Covered	9,657	Educational	5960-5963	do	100,000	City property.
College of Pharmacy	48.93x98.9	48.93x80	4,823	Charitable	5954	2d ave. and 23d st.	50,000	R. S., 7 ed., 1882, pt. 1, c. 13, tit. 1, § 4, subd. 4.
			4,823	do	5970, 5971	East 23d street	45,000	do

EIGHTEENTH WARD — (Continued).

NAME OF OWNER OR OCCUPANT.	DESCRIPTION OF PROPERTY.			For what purpose us'd.	Block No.	Ward No.	Street No.	Street or Avenue.	Assessed Value.	Reason for Exemption.
	Size of lot. Feet.	Size of building.	Superficial feet in lot.							
New York city.....	25x98.9	Covered	2,469	Engine house .....	.....	6463	223	East 25th street.....	\$18,000	City property.
Trin. chap. and sch. (E.)	125x197.6	Irregular	24,693	Religious and Educat'l .....	.....	6506-6509	13 to 25	West 25th street.....	275,000	Chapter 410, Laws 1882, § 827.
Med. Lab'y of Univ. N. Y.	95x98.9	90x90	9,837	{ Free ch's in medi- cal instruction... }	.....	6633, 6634	406 to 412... ..	East 26th street.....	125,000	R. S., pt. 1, c. 13, tit. 1, § 4, subd. 3.
New York city.....	55 feet.....	.....	.....	Bulkhead.....	.....	6700 .....	.....	Foot of East 14th st.	6,000	City property.
New York city.....	66 feet.....	.....	.....	do .....	.....	6702 .....	.....	Foot of East 15th st.	6,500	do
New York city.....	289 feet.....	.....	.....	do .....	.....	6704 .....	.....	From south side of 16th to 17th street.	20,000	do
New York city.....	609 feet.....	.....	.....	do .....	.....	6705 .....	.....	South side 17th st.	40,000	do
New York city.....	100 feet.....	.....	.....	South half do .....	.....	6706 .....	.....	from Ave. C to D.	8,000	do
New York city.....	32x500 .....	.....	.....	Pier.....	.....	6714 .....	.....	Bet. 17th and 18th st.	45,000	do
New York city.....	84 feet .....	.....	17,500	Bulk-head.....	.....	.....	.....	At foot of E. 22d st...	.....	.....
New York city.....	31x527	40x60	30,039	Pier, bulkheads and ferry slips, N. Y. & Brooklyn Ferry Co....	.....	6716 .....	.....	Foot East 23d street.	60,000	City property.
New York city.....	203x305	Irregular .....	.....	Green P't ferry bulk- head, ferry slips, waiting-rooms, etc...	.....	6717, 6718 .....	.....	23d to 24th street.....	85,000	do
New York city.....	53.6x487 .....	.....	26,054	Pier.....	.....	6718 A .....	.....	Foot East 24th st....	30,000	do
New York city.....	233 feet.....	.....	.....	Bulkhead .....	.....	6719 .....	.....	Bet. 24th & 25th sts..	15,000	do
New York city.....	8.6 ft., 42x350 .....	.....	14,700	Pier and bulkhead .....	.....	6720 .....	.....	Foot East 25th st....	18,000	do
New York city.....	31 feet.....	.....	.....	Bulkhead .....	.....	6722 .....	.....	Foot East 26th st....	4,500	do
New York city.....	3½ acres.....	.....	152,460	Union square .....	.....	.....	.....	14th to 17th sts., 4th ave. to Union pl....	2,800,000	do
New York city.....	40x160 irreg. ....	.....	6,400	Worth monument plot .....	.....	.....	.....	5th ave. bt. 24th & 25th	300,000	do
New York city.....	6½ acres.....	.....	283,140	Madison square.....	.....	.....	.....	23d to 26th sts., Mad- ison to 5th ave.	4,500,000	do
New York city.....	21-8 acres .....	.....	92,565	Stuyvesant square .....	.....	.....	.....	Bet. Rutherford pl. and 2d avenue.....	621,000	do
New York city.....	21-8 acres .....	.....	92,565	do .....	.....	.....	.....	Bet. Livingston pl. and 2d avenue.....	518,000	do
New York city.....	184x100 .....	.....	73,600	Gramercy park.....	.....	.....	.....	Bet. 20th & 21st sts., 3d & 4th ave.	725,000	do
Bellevue hospital.....	50x98.9	Covered	4,900	Medical college, Car- nagie laboratory .....	.....	6629, 6630	338, 340	East 26th street	40,000	R. S., 7 ed., 1882, pt. 1, c. 13, tit. 1, § 4, subd. 3.
Total 18th ward.....	.....	.....	.....	.....	.....	.....	.....	.....	\$19,350,000 .....	.....

NINETEENTH WARD — (Continued).

NAME OF OWNER OR OCCUPANT.	DESCRIPTION OF PROPERTY.		Block No.	Ward No.	Street No.	Street or Avenue.	Assessed Value.	Reason for Exemption.
	Size of lot, feet.	Size of building.						
Little Sis. of the P. R. C.	220x100	Irregular	274	4½-12 inc.	70th st. N. side	side b. 2d & 3d aves.	\$150,000	R. S., pt. 1, c. 13, tit. 1, subd. 4, § 4.
Little Sis. of the P. R. C.	200x100	Garden	274	37-44 inc.	71st st. S. side	do	80,000	City property.
New York city	100x100	100x90	279	5-8	75th st. N. side	do	15,000	do
New York city	25x100	25x100	279	10	do	do	60,000	R. S., 7th ed., 1882, pt. 1, c. 13, tit. 1, subd. 3, and c. 410, L. 1882, § 827.
Methodist Epis. church	125x100	50x100	280	16-20	76th st. N. side	do	100,000	City property.
New York city	100x100	100x90	283	5-8	79th st. N. side	do	10,000	R. S., 7th ed., 1882, pt. 1, c. 13, tit. 1, subd. 3, and c. 410, L. 1882, § 827.
German Lutheran ch.	28x100	100x90	287	9	83d st. N. side	do	65,000	Same as above.
Baptist church	73.8x102.2	73x90	287	18	do	do	75,000	Same.
Dutch Reformed church	100x102.2	40x75	288	34	85th st. S. side	do	30,000	Same.
Forteth st. Presby. ch.	100x98	10x98	334	23½	40th st. N. side	side b. Lex. & 3d aves.	100,000	R. S., pt. 1, c. 13, tit. 1, § 4, subd. 4.
Eye and Ear hospital	98x80	98x70	334	69-72	S.-E. cor. 41st st. and 4th ave.	do	160,000	do
Hospital for the Rupt'd	129x101.5	75x80	336	13-17	N.-E. cor. Lex. ave. and 42d st.	do	125,000	Chap. 410, Laws of 1882, § 827.
St. Agnes' R. C. church	115.5x100	75x90	337	28-32	43d st. S. side	b. Lex. & 3d aves.	60,000	do
Methodist Epis. church	150.5x80	40x80	339	59	46th st. S. side	b. Lex. & 4th aves.	40,000	do
St. Alban's ch. (P. E.)	60x100.5	50x80	340	60	47th st. S. side	do	175,000	R. S., pt. 1, c. 13, tit. 1, § 4, subd. 4.
Home & Orph. Asy. (P. E.)	300x100.5	Irregular	342	1	N.-E. c. 4th ave.	do	450,000	do
N. Y. St. Woman's hosp.	200.10x400.5	do	343	54	S.-E. c. Lex. ave. and 59th st.	do	16,000	City property.
New York city	24.2xirreg.	24.2x60	343	10-12½	50th st. N. side	b. Lex. & 4th aves.	75,000	Chap. 410, Laws of 1882, § 827.
St. Patrick's sch. (R. C.)	80x100.5	80x90	344	20	N.-E. cor. Lex. ave. & 50th st.	do	7,000	City property.
New York city	20x34	Vacant	344	42	S.-E. cor. Lex. ave. & 51th st.	do	175,000	R. S., pt. 1, c. 13, tit. 1, § 4, subd. 4.
Nursery & child's hosp.	300x150	Irregular	345	58	51st st. N. side	b. Lex. & 4th aves	100,000	City property.
Methodist Episcopal ch.	60x90	100x90	345	59	S.-W. cor. Lex. ave. & 52d st.	do	75,000	Chap. 410, Laws of 1882, § 827.
New York city	75x100	Irregular	348	56-61	S. W. Lex. ave. & 55th st.	do	200,000	Chapter 410, Laws of 1882, § 827.
Hebrew synagogue	150x100	do	349	25	55th st. S. side	do	60,000	do
Presbyterian church	100x100	do	351	28-31	57th st. N. side	b. Lex. & 4th aves	100,000	City property
Orthopaedic dispensary	25x100	25x80	352	61	59th st. S. side	b. Lex. & 63d st.	25,000	R. S., pt. 1, c. 13, tit. 1, § 4, subd. 4.
Hebrew synagogue	120x100	Irregular	356	49-51	S.-E. cor. Lex. ave. & 63d st.	do	150,000	Chapter 410, Laws of 1882, § 827.
St. Vincent Ferrer's R. C. church and school	450x100	do	359	45-53	20-28 S.-E. cor. Lex. ave. & 66th st.	do	300,000	do
Seventh regt. armory	200x405	405x200	359½	1	4th & Lex. aves., 66th & 67th sts.	do	650,000	City property.
Mount Sinai Hospital	170x200	Irregular	359½	32	N.-E. cor. Lex. ave. & 66th st.	do	275,000	R. S., pt. 1, c. 13, tit. 1, § 4, subd. 4.
Chapin home	170x200	do	359½	30	66th st. N. side	b. Lex. & 3d aves	175,000	do
Hahnemann hospital	125x200	do	359½	1	N. E. cor. 4th ave. & 67th st.	do	200,000	do
Ladies Baptist home	125x200	do	359½	6	67th st. N. side	b. 4th & Lex. aves	150,000	do
Deaf & dumb institution	155x200	do	359½	13	Lex. av. N. side, b. 67th & 68th sts.	do	225,000	R. S., 7 ed., 1882, pt. 1, c. 13, tit. 1, subd. 4.
New York city	75x100	320, Vacant	359½	33	Blk. b. Lex. & 3d aves., 67 & 68 sts.	do	250,000	City property.
New York city	200x400	Irregular	359½	33	do & 3d	do	750,000	do
Founding asylum, R. C.	200x400	do	359½	25	72d st. N. side, b. Lex. & 3d aves	do	600,000	R. S. pt. 1, c. 13, tit. 1, § 4, subd. 4.
St. John's church, P. E.	50x102	50x100	363	5-8	74th st. N. side, b. 4th & Lex. aves	do	40,000	Chapter 410, Laws of 1882, § 827.
		Irregular	365				60,000	do

TWENTIETH WARD.

38

[ASSEMBLY

NAME OF OWNER OR OCCUPANT.	DESCRIPTION OF PROPERTY.		Block No.	Ward No.	Street No.	Street or Avenue.	Assessed value.	Reason for Exemption,
	Size of lot. Feet.	Size of building.						
Corporation of N. Y.....	75x98.9.....	Irregular.....	.....	1,843	428	West 23th street ... }	60,000	City property.
Corporation of N. Y.....	25x98.9.....	do.....	.....	1,844	426	do.....	175,000	do
Corporation of N. Y.....	100x98.9.....	do.....	.....	1,848	424	do.....	175,000	City property.
Corporation of N. Y.....	25x98.9.....	do.....	.....	1,849	422	do.....	60,000	Subd. 3, § 4, tit. 1, c. 13, pt. 1, R. S.
Dutch Reformed church.....	110x98.9.....	do.....	.....	1,926	126	do.....	25,000	City property.
Dutch Reformed church.....	25x98.9.....	do.....	.....	2,205	160	West 29th street ... }	175,000	do
Corporation of N. Y.....	23x98.9.....	do.....	.....	2,206	158	do.....	25,000	City property.
Corporation of N. Y.....	23x75 ex.....	do.....	.....	2,260	165	do.....	25,000	City property.
Corporation of N. Y.....	100x138.10 tr'g	Irregular.....	.....	2,545	124	West 30th street ... }	25,000	City property.
New York Colored M'n.....	26x75 ex.....	do.....	.....	2,567	135	do.....	25,000	City property.
Corporation of N. Y.....	50x80 ex.....	do.....	.....	2,568	137 and 139	do.....	25,000	City property.
German Catholic church.....	55x100.....	Irregular.....	.....	2,579	207	do.....	250,000	Subd. 3, § 4, t. 1, c. 13, pt. 1, R. S.
German Catholic church.....	20x100.....	do.....	.....	2,579	211	do.....	65,000	do
German Catholic church.....	14.6x98.9.....	do.....	.....	2,580	213	West 31st street.....	125,000	do
German Catholic church.....	12.102x98.9.....	do.....	.....	2,581	215	do.....	15,000	do
German Catholic church.....	21.6x98.9.....	do.....	.....	2,839	212	do.....	550,000	do
German Catholic church.....	21.6x97.6.....	do.....	.....	2,840	210	do.....	do	do
German Catholic church.....	21.6x97.6.....	do.....	.....	2,841	208	do.....	do	do
German Catholic church.....	21.6x97.6.....	do.....	.....	2,842	206	do.....	do	do
German Catholic church.....	25x97.6.....	do.....	.....	2,843	204	do.....	do	do
Methodist church.....	69x98.9.....	do.....	.....	2,614	331	West 30th street.....	do	do
Roman Catholic church.....	79x150.....	do.....	.....	2,885	139	West 31st street.....	do	do
Sch'l of Sist's of St. Mary.....	25x98.9.....	do.....	.....	2,903	227	do.....	do	do
School of St. Michael's.....	20x70 1/2.....	25x50 ex.....	.....	2,945 1/2	401	do.....	do	do
Roman Catholic church.....	105x98.9.....	Irregular.....	.....	2,945	411	do.....	do	do
Roman Catholic church.....	25x98.9.....	do.....	.....	3,089	414	32d street.....	do	do
Roman Catholic church.....	25x98.9.....	do.....	.....	3,090	412	do.....	do	do
Roman Catholic church.....	25x98.9.....	do.....	.....	3,091	410	do.....	do	do
Roman Catholic church.....	25x98.9.....	do.....	.....	3,092	408	do.....	do	do
R. C. church St. Mich.....	24.8x100.....	Irregular.....	.....	591	381	9th avenue.....	do	do
R. C. church St. Mich.....	24.8x100.....	do.....	.....	592	379	do.....	do	do
R. C. church St. Mich.....	24.8x75.....	do.....	.....	593	377	do.....	do	do
R. C. church St. Mich.....	24.8x75.....	do.....	.....	591	375	do.....	do	do
R. C. church St. Mich.....	24.8x75.....	do.....	.....	595	373	do.....	do	do
St. Francis parish sch.....	25x51.8.....	25x50.....	.....	3,152	146	West 32d street.....	10,000	do
Jewish cemetery.....	37x11reg.....	Irregular.....	.....	3,201	161	do.....	20,000	do
Manhattan College.....	25x136.9 1/2.....	do.....	.....	3,204	211	do.....	100,000	Chapter 410, Laws 1882, § 827.
Manhattan College.....	25x135.2 1/2.....	do.....	.....	3,205	213	do.....	25,000	City property.
Manhattan College.....	25x135.7 1/2.....	25x70 ex.....	.....	3,206	215	do.....	75,000	Subd. 3, § 4, t. 1, c. 13, pt. 1, R. S.
Corporation of N. Y.....	25x98.9.....	Irregular.....	.....	3,308	440	West 33d street.....	25,000	do
Baptist church.....	75x98.9.....	do.....	.....	697 1/2	325	do.....	100,000	City property.
Presbyterian church.....	25x96.9.....	do.....	.....	3,550	439	do.....	25,000	Subd. 3, § 4, t. 1, c. 13, pt. 1, R. S.
New York Blind Asylum.....	300x197.6.....	do.....	.....	697	328	West 33d and 34th st.	do	do
Methodist church.....	77x98.9.....	do.....	.....	3,645	250	West 34th street.....	100,000	do

Presbyterian church.....	20x98.9	do	2,902	do	.....	3,679	126	do	150,000	do
Presbyterian church.....	25x98.9	do	2,469	do	.....	3,680	120	do	do	do
Presbyterian church.....	25x98.9	do	2,469	do	.....	3,681	116	do	do	do
Reformed Dutch church.....	25x98.9	do	2,469	do	.....	3,735	303	do	do	do
Reformed Dutch church.....	25x98.9	do	2,469	do	.....	3,736	305	do	do	do
Reformed Dutch church.....	25x98.9	do	2,469	do	.....	3,737	307	do	do	do
Sisters of St. Mary.....	25x98.9	do	2,469	School.....	.....	3,759	405	do	35,000	do
Sisters of St. Mary.....	25x98.9	do	2,469	do	.....	3,760	407	do	do	do
Methodist church.....	25x98.9	do	2,469	Church.....	.....	3,833	460	West 35th street.....	20,000	do
Methodist church.....	25x98.9	do	2,469	do	.....	3,899	232	do	do	do
Presbyterian church.....	25x98.9	do	2,469	do	.....	3,900	230	do	65,000	do
Presbyterian church.....	25x98.9	do	2,469	do	.....	3,901	226	do	do	do
Union Tabernacle.....	30x119	do	3,870	do	.....	3,934	137	do	60,000	do
Union Tabernacle.....	20x98.9	do	1,975	do	.....	3,935	.....	do	do	do
New York State arsenal.....	8.4x98.9	Irregular	8,223	State arsenal.....	.....	29,394	153	West 35th street.....	.....	do
New York State arsenal.....	25x98.9	do	2,469	do	.....	3,940	155	do	.....	do
New York State arsenal.....	25x98.9	do	2,469	do	.....	3,941	157	do	.....	do
New York State arsenal.....	25x98.9	do	2,469	do	.....	3,942	159	do	.....	do
New York State arsenal.....	25x98.9	do	2,469	do	.....	3,943	161	do	500,000 State property.	do
New York State arsenal.....	24.9x100	do	2,475	do	.....	1165	501	7th avenue.....	.....	do
New York State arsenal.....	24.8x100	do	2,467	do	.....	1166	503	do	.....	do
New York State arsenal.....	24.8x100	do	2,467	do	.....	1167	505	do	.....	do
New York State arsenal.....	24.8x100	do	2,467	do	.....	1168	507	do	.....	do
New York State arsenal.....	24.8x100	do	2,467	do	.....	3,989	357	West 35th street.....	150,000 City property.	do
Corporations of N. Y.....	100x98.9	do	9,875	Gran. sch'l, No. 32.....	.....	4,079	432	West 36th street.....	25,000 do	do
Corporations of N. Y.....	40x98.9	do	3,930	Adult blind.....	.....	4,153	154	do	40,000 Sub. 3, 2 4, tit. 1, c. 13, p. 1, R. S.	do
Baptist church.....	37.6x98.9	Irregular	3,703	Church.....	.....	4,233	331	do	20,000 R. S., pt. 1, c. 18, tit. 4, art. 1, 2 10.	do
Methodist.....	25x98.9	do	2,469	Cemetery.....	.....	4,333	436	West 37th street.....	50,000 City property.	do
Methodist.....	25x98.9	do	2,469	20th Prec't stat'n-h'se.	do	4,334	434	do	.....	do
Methodist.....	25x98.9	do	2,469	do	.....	4,392	220	do	25,000 do	do
Methodist.....	25x110 4 1/2	do	2,758	Engine Co. No. 26.....	.....	4,409	134	do	250,000 Sub. 3, 2 4, tit. 1, c. 13, pt. 1, R. S.	do
Holy Innoc. sch'l, R. C.....	24x76 ex.	do	2,352	School.....	.....	4,413	132	do	.....	do
Holy Innoc. sch'l, R. C.....	25x98.9	Irregular	9,776	Church.....	.....	4,523	513	do	100,000 City property.	do
Corporation of N. Y.....	25x98.9	do	2,469	Primary sch'l, No. 48.	do	4,524	515	do	.....	do
Corporation of N. Y.....	25x98.9	do	2,469	do	do	5,013	517	do	.....	do
Corporation of N. Y.....	25x98.9	do	2,469	Asylum.....	.....	5,014	201	West 39th street.....	Assessed with Nos. 5016, 5017, foot of page.	do
Corporation of N. Y.....	25x98.9	do	2,469	do	.....	5,016	203	do	.....	do
R. C. Orphan asylum.....	25x98.9	do	2,469	do	.....	1006	548	7th avenue.....	.....	do
R. C. Orphan asylum.....	25x98.9	do	2,469	Church.....	.....	1007	546	do	170,000 Sub. 3, 2 4, tit. 1, c. 13, pt. 1, R. S.	do
P. E. ch., St. Christ m. 24.8x100	24.8x100	do	2,467	do	.....	1008	544	do	.....	do
P. E. ch., St. Christ m. 24.8x100	24.8x100	do	2,467	do	.....	1009	542	do	.....	do
P. E. ch., St. Christ m. 24.8x100	24.8x100	do	2,467	do	.....	5,016	221	West 39th street.....	130,000 do	do
P. E. ch., St. Christ m. 24.8x100	24.8x100	do	2,467	Asylum.....	.....	5,017	223	do	.....	do
R. C. Orphan asylum.....	24x98.9	do	3,252	do	.....	5,018	225	West 39th street.....	\$100,000 Subdv. 3, 2 4, tit. 1, c. 13, pt. 1, R. S.	do
R. C. Orphan asylum.....	24x98.9	Irregular	1,777	Church.....	.....	5,019	227	do	.....	do
Second Relief Presb. ch. 25x98.9	25x98.9	do	2,469	do	.....	5,020	229	do	.....	do
Second Relief Presb. ch. 25x98.9	25x98.9	do	3,160	do	.....	5,178	348	West 40th street.....	40,000 do	do
Methodist church.....	25x98.9	do	2,469	do	.....	5,179	346	do	.....	do
Methodist church.....	25x98.9	do	2,469	do	.....	5,210	246	do	.....	do
Methodist church.....	25x98.9	do	2,466	do	.....	5,211	244	do	70,000 do	do
Methodist church.....	25x98.9	do	2,469	do	.....	5,212	242	do	.....	do
Methodist church.....	25x98.9	do	2,469	do	.....	324	461	Tenth avenue.....	.....	do
Methodist church.....	18.6x100	do	1,850	do	.....	325	459	do	50,000 do	do
Methodist church.....	18.6x100	do	1,850	do	.....	326	457	do	.....	do
Methodist church.....	18.6x100	do	1,850	do	.....	327	455	do	.....	do
Methodist church.....	18.6x100	do	1,850	do	.....	550	471	Ninth avenue.....	80,000 R. S., pt. 1, c. 13, tit. 1, 2 4, subd. 4.	do
Methodist church.....	25x100	do	2,500	Dispensary.....	.....	551	469	do	100,000 Subdv. 3, 2 4, tit. 1, c. 13, pt. 1, R. S.	do
Methodist church.....	25x100	do	2,500	do	.....	654	300	do	.....	do
Methodist church.....	25x100	Irregular	12,343	Church.....	.....	.....	.....	do	.....	do

TWENTIETH WARD — Continued.

NAME OF OWNER OR OCCUPANT.	DESCRIPTION OF PROPERTY.		For what purpose us'd.	Block No.	Ward No.	Street No.	Street or Avenue.	Assessed value.	Reason for Exemption.
	Size of lot. Feet.	Size of building.							
Presbyterian church.....	24.84x100.....	Irregular.....	Church.....	.....	681	372	Ninth avenue.....	100,000	Subdv. 3, § 4, tit. 1, c. 13, pt. 1, R. S.
Presbyterian church.....	24.84x100.....	do.....	do.....	.....	682	374	do.....		
Presbyterian church.....	24.84x100.....	do.....	do.....	.....	683	376	do.....		
Presbyterian church.....	24.84x100.....	do.....	do.....	.....	684	378	do.....		
Institution for the blind.....	24.84x100.....	.....	Blind asylum.....	.....	697 A	.....	do.....	750,000	R. S., pt. 1, c. 13, tit. 1, § 4, subdv. 4 This is also on page 2; no valuation there.
Institution for the blind.....	24.84x100.....	.....	do.....	.....	697 B	.....	do.....		
Institution for the blind.....	24.84x100.....	.....	do.....	.....	697 C	.....	do.....		
Institution for the blind.....	24.84x100.....	.....	do.....	.....	697 D	.....	do.....		
Institution for the blind.....	24.84x100.....	.....	do.....	.....	697 E	.....	do.....		
Institution for the blind.....	24.84x100.....	.....	do.....	.....	697 F	.....	do.....		
Institution for the blind.....	24.84x100.....	.....	do.....	.....	697 G	.....	do.....		
Institution for the blind.....	24.84x100.....	.....	do.....	.....	697 H	.....	do.....		
Institution for the blind.....	300x197.6.....	Irregular.....	do.....	.....	697	.....	do.....		
Dutch church.....	24.8x100.....	do.....	Church.....	.....	734	712	33d and 34th streets.....		
Dutch church.....	24.8x100.....	do.....	do.....	.....	735	714	Ninth avenue.....	40,000	Subdv. 3, § 4, tit. 1, c. 13, pt. 1, R. S.
Children's Aid society.....	25x100.....	do.....	Home.....	.....	1062	401	do.....	75,000	Chap. 410, Laws of 1882, § 824.
Children's Aid society.....	23.9x100.....	do.....	do.....	.....	1063	400	Seventh avenue.....	50,000	City property.
Corporat'n of New York.....	55x934.....	Pier 30th st.....	.....	.....	5283 1/2	.....	Foot of 30th street.....	35,000	do
Corporat'n of New York.....	50x665.....	do 33d st.....	.....	.....	5289	.....	do 33d street.....	40,000	do
Corporat'n of New York.....	60x580.....	do 34th st.....	.....	.....	5290	.....	do 34th street.....	25,000	do
Corporat'n of New York.....	60x436.....	do 35th st.....	.....	.....	5291	.....	do 35th street.....	5,000	do
Corporat'n of New York.....	20x144 irreg. ..	do 37th st.....	.....	.....	5292	.....	do 37th street.....	20,000	do
Corporat'n of New York.....	40x500.....	do 38th st.....	.....	.....	5293	.....	do 38th street.....	18,000	do
Corporat'n of New York.....	40x446.....	do 40th st.....	.....	.....	5295	.....	do 40th street.....	15,000	do
Corporat'n of New York.....	40x334.....	do 28th st.....	.....	.....	5283	.....	do 28th street.....	40,000	do
Corporat'n of New York.....	80x512.....	do b. 27 & 28	.....	.....	5297	.....	bet. 27th and 28th st.	3,500	R. S., pt. 1, c. 13, tit. 1, § 4, subdv. 4.
St. Philip's parish-house.....	25x60.7.....	25x45.....	.....	.....	2563	127	West 30th street.....	40,000	City property.
Corporat'n of New York.....	25x100.....	{ 42x63 ex. }	.....	.....	4099	354	West 36th street.....	35,000	do
Corporat'n of New York.....	25x100.....	Pier fo't 29 st.	.....	.....	5258	352	Foot of 29th street.....	30,000	do
Corporat'n of New York.....	60x500.....	do 36 st.	.....	.....	5259	.....	do 36th street.....	\$5,781,500	
Total 20th ward.....	.....	.....	.....	.....	.....	.....	.....

TWENTY-FIRST WARD.

Corporat'n of New York.....	197.6x526.4.....	Irregular.....	Hospital college, etc.	4667	\$1,500,000	City property.
Bellvue hospital.....	197.6x406.4.....	do.....	do.....	.....	4707	.....	.....
Medical college, etc.....	238.6 of bkhd.....	.....	do.....	.....	5033	.....	bet. 26th & 28th sts.
Medical college, etc.....	244 of bulkhd.....	.....	do.....	.....	5032	.....	and 1st avenue and
Medical college, etc.....	Small pier.....	15 3x39.....	do.....	.....	5034	.....	East river,.....
Methodist Episcopal ch.....	52x98.9.....	Irregular.....	Church.....	3191	221	East 27th street.....	60,000	Subd. 3, § 4, tit. 1, c. 13, pt. 1, R. S.

Corporat'n of New York	18x98.9	do	12, 243	Grammar school No. 11	3194, 3197	230, 233	do	250,000	City property.
Corporat'n of New York	5x98	do	2, 380	do	3215, 3216	230, 233	East 28th street		
Corporat'n of New York	5x98	do	1, 020	do	3216	228	do		
Corporat'n of New York	5x98	do	1, 700	do	3217	226	do		
Corporat'n of New York	25x98.9	do	2, 469	do	3218	224	do		
R. C. church, 86, Lee	25x98.9	do	2, 469	Church	1227	11	do	110,000	Subd. 3, § 4, tit. 1, c. 13, pt. 1, R. S.
R. C. church, St. Leo	25x98.9	do	2, 469	do	1228	13	do	40,000	do
R. C. school	25x98.9	25x60 ex	2, 469	School	2254	145	do		
R. C. school	25x98.9	25x60 ex	2, 469	do	2255	147	do		
St. Stephen's R. C. ch.	25x98.9	Irregular	16, 787	Church	2257	149	do	350,000	do
St. Stephen's R. C. ch.	25x98.9	do	2, 469	do	2273	144	East 29th street		
Corporat'n of New York	25x98.9	25x7.5 ex	2, 271	Hook & Ladder Co. 7	3242	217	East 28th street	20,000	City property.
Corporat'n of New York	25x98.9	25x7.5 ex	2, 469	Station-house	1273	34	East 29th street	30,000	do
Amer. Geographical soc.	25x98.9	25x60 ex	2, 469	Society building	267	11	do	50,000	R. S. pt. 1, c. 13, tit. 1, § 4, subd. 5.
P. E. ch. Transfiguration	15x98.9	Irregular	14, 841	Church	1290-1299	3-9	do	250,000	Subd. 3, § 4, tit. 1, c. 13, pt. 1, R. S.
Soc. Home of Friendless	75x98.9	75x30	7, 107	Home & aims-house	1320, 1322	27, 29	do	100,000	R. S. pt. 1, c. 13, tit. 1, § 4, subd. 4.
Hallow synagogue	25x98.9	25x30	7, 107	Church	1345	135	East 30th street	35,000	Subd. 3, § 4, tit. 1, c. 13, pt. 1, R. S.
Soc. Home of Friendless	75x98.9	Irregular	7, 107	Home & aims-house	3341	205	East Thirtieth street	75,000	R. S. pt. 1, c. 13, tit. 1, § 4, subd. 4.
Presbyterian church	25x98.9	Irregular	2, 469	Church	3345	207	do		
Monterial chapel of the	25x98.9	do	2, 469	do	3346	209	do	150,000	Subd. 3, § 4, tit. 1, c. 13, pt. 1, R. S.
Malison ave. Pres-	25x98.9	do	2, 469	do	3347	211	do		
byterian church.	25x98.9	do	2, 469	do					
Bochlehem Day Nursery	25x98.9	25x30	2, 271	Nursery	3368-3	248	East Thirty-first st.	50,000	do
P. E. C. of Incarnation	25x98.9	Irregular	5, 925	Church	3368, 3369	242 and 246	do		
Corporat'n of New York	60x98.9	do	2, 469	Primary school No. 16	3447	209	E. Thirty-second st.	175,000	City property.
Corporat'n of New York	25x98.9	do	2, 469	do	3448	211	do		
Corporat'n of New York	25x98.9	do	2, 469	do	3449	213	do		
Corporat'n of New York	25x98.9	do	2, 469	do	3450	215	do		
Corporat'n of New York	25x75	25x75	1, 875	Engine-house	2600	160	E. Thirty-third st.	20,000	do
Unchar'ian church	80x125	Irregular	10,000	Church	1693	61	E. Thirty-fourth st.	375,000	Subd. 3, § 4, tit. 1, c. 13, pt. 1, R. S.
Phelps' mission	25x98.9	do	2, 469	do	4376	316	E. Thirty-fifth street	40,000	Chap. 410, Laws of 1882, § 827.
Phelps' mission	25x98.9	do	2, 469	do	4377	314	do	40,000	City property.
Corporat'n of New York	30.4x100	30.4x80 ex	3, 033	Station-house	2744	160	do		
Swedenborgian church	25x98.9	Irregular	2, 469	Church	2756	124	do	100,000	Subd. 3, § 4, tit. 1, c. 13, pt. 1, R. S.
Swedenborgian church	25x98.9	do	2, 469	do	2757	120	do		
Swedenborgian church	25x98.9	do	2, 469	do	2758	114	do	40,000	do
Mission Metho list ch.	25x98.9	do	2, 469	do	697	65	W. thirty-fifth st.	40,000	do
Sisters of charity school	30.4x136.5	do	4, 714	School	3368	229	East Thirty-sixth st.	40,000	Chap. 410, Laws of 1882, § 827.
Sisters of charity school	25.8x99.10	do	2, 537	do	3369	231	do		
Roman Catholic school	16.8x98.9	do	1, 646	do	4156 1/2	307	do		
Roman Catholic school	16.8x98.9	do	1, 646	do	4456	309	do		
Roman Catholic school	16.8x98.9	do	1, 646	do	4457	311	do		
Roman Catholic school	25x98.9	do	2, 469	do	4458	313	do		
Roman Catholic school	25x98.9	do	2, 469	do	4459	315	do	75,000	do
Roman Catholic school	25x98.9	do	2, 469	do	4460	317	do		
Roman Catholic school	25x98.9	do	2, 469	do	4461	319	do		
Roman Catholic school	10x94.9	do	2, 469	do	4462 1/2	321	do		
St. Gabriel R. C. ch	10x98.9	Irregular	988	Church	4493 1/2	310	East 37th street		
St. Gabriel R. C. ch	25x98.9	do	2, 469	do	4491	310	do		
St. Gabriel R. C. ch	25x98.9	do	2, 469	do	4495	310	do	125,000	Sub. 3, § 4, tit. 1, c. 13, pt. 1, R. S.
St. Gabriel R. C. ch	25x98.9	do	2, 469	do	4496	310	do		
St. Gabriel R. C. ch	25x98.9	do	2, 469	do	4497	310	do		
Meth. Epis. church	25x irregular	do	8, 125	do	3719	221	do	75,000	do
Meth. Epis. church	25x irregular	do	19, 020	Gram. sch'l, No. 49	3720	221	do		
Corporation of N. Y.	100x irregular	do	1, 903	Fire dept. engine co.	3721	221	do		
Corporation of N. Y.	19.3x75 ex	19.3x75 ex	1, 903	do	3726	237	East 40th street	250,000	City property.
					3856	216	do	20,000	do

TWENTY-FIRST WARD — Continued.

NAME OF OWNER OR OCCUPANT.	DESCRIPTION OF PROPERTY.		For what purpose used.	Block No.	Ward No.	Street No.	Street or Avenue.	Assessed value.	Reason for Exemption.
	Size of lot. Feet.	Size of building.							
Third Unitarian church.	25x98.9	Irregular	Church.....	.....	1067	54	West 40th street	\$125,000	Sub. 3, § 4, tit. 1, c. 13, pt. 1, R. S.
Third Unitarian church.	25x98.9	do	do .....	.....	1068	56	do		
B'way Tab. Pres. ch.....	.....	.....	.....	.....	615	N. E. corne	r 6th ave. & 34th st..		
B'way Tab. Pres. ch.....	.....	.....	.....	.....	616	do	do		
B'way Tab. Pres. ch.....	.....	.....	.....	.....	617	do	do		do
B'way Tab. Pres. ch.....	.....	.....	.....	.....	618	do	do		
B'way Tab. Pres. ch.....	.....	.....	.....	.....	619	do	do		
B'way Tab. Pres. ch.....	.....	.....	.....	.....	620	do	do		
Congregational church.....	98.9x150	do	do .....	.....	272	274	5th avenue.....	500,000	do
Presbyterian church.....	.....	.....	.....	.....	887	N. W. corn	er 37th st. & 5th ave.		do
Presbyterian church.....	.....	.....	do	.....	888	do	do		do
Presbyterian church.....	.....	.....	.....	.....	889	do	do	550,000	do
Presbyterian church.....	.....	.....	.....	.....	890	do	do		do
Protestant Episc. ch.....	62.9x125	do	do .....	.....	1719	S. E. corne	r 35th st. & 5th ave.....	250,000	do
Mott Memo. Library.....	24.8x95	24.8x70 ex.	Library .....	.....	1159	64	Madison avenue.....	30,000	Chap. 410, L. 1882, § 824.
Rutgers' Presby. ch.....	74.1x95	Irregular	Church.....	.....	1237	90	do	200,000	Sub. 3, § 4, tit. 1, c. 13, pt. 1, R. S.
Protestant Episc. ch.....	73.9x125 irr'g.	do	do .....	.....	1871	245	do	250,000	do
Protestant Episc. ch.....	76.1x150 irr'g.	do	do .....	.....	1746	207	do	275,000	do
Baptist church.....	78x150	Irregular	Church .....	.....	1383 to 1385	121	Madison avenue	225,000	Subdv. 3, § 4, tit. 1 c. 13, pt. 1, R. S.
Presbyterian church.....	98.9x130	do	do .....	.....	1757	30	Fourth avenue.....	350,000	do
First Baptist church.....	24.9x80	do	do .....	.....	2021	N. W. cor..	39th st. and 4th ave.		
First Baptist church.....	24.8x80	do	do .....	.....	2022	do	do		
First Baptist church.....	24.8x80	do	do .....	.....	2023	do	do		
First Baptist church.....	24.8x80	do	do .....	.....	2024	do	do		
First Baptist church.....	24.8x80	do	do .....	.....	2025	do	do		do
First Baptist church.....	24.8x80	do	do .....	.....	2026	do	do		
First Baptist church.....	24.8x80	do	do .....	.....	2026	do	do		
Moravian church	49.4x80	47x80	do .....	.....	2320	S. W. cor..	30th st. and Lex. ave.	60,000	do
Episcopal church	74.1x125	Irregular	do .....	.....	2796	N. E. cor..	35th st. and Lex. ave	175,000	do
Corporation city N. Y....	Pier 26 st E.R. 40x373.6 .....	.....	Pier .....	.....	5035	.....	Pier foot 26th street.	25,000	City property
Corporation city N. Y....	Pier ft. 28 st. 41x262 .....	.....	do .....	.....	5031A	.....	Pier foot 27th street.	20,000	do
Corporation city N. Y....	Pier ft. 31 st. 60x281 .....	.....	do .....	.....	5031B	.....	Pier foot 31st street.	18,000	do
Corporation city N. Y....	Pier ft. 32 st. 60x237 .....	.....	do .....	.....	5031D	.....	Pier foot 32d street...	16,000	do
Corporation city N. Y....	Pier ft. 33 st. 41x195 .....	.....	do .....	.....	5031A	.....	Pier foot 33d street...	14,000	do
Corporation city N. Y....	Pier ft. 37 st. 39.6x95.6 .....	.....	do .....	.....	5031B	.....	Pier foot 37th street.	10,000	do
Corporation city N. Y....	Pier ft. 38 st. 38.6x155 .....	.....	do .....	.....	5031A	.....	Pier foot 38th street.	10,000	do
Total 21st ward .....	.....	.....	.....	.....	.....	.....	.....	\$8,518,000	

TWENTY-SECOND WARD.

St. John's M. E. church.....	75x98.9	75x98.9	Religious services.....	4	38 to 40	108 to 112	41st street.....	\$75,000	R. S., 7 ed., 1882, pt. 1, c. 13, tit. 1, § 4, subd. 3. C. 410, L. 1882, § 827.
Hebrew synagogue.....	100x100.5	100x100.5	do	5	19 to 22	123 to 129	44th street.....	175,000	do

Antium Memorial ch.	50x100.5	70x90	.....	9	133 to 16	137 to 111 48th street.....	125,000	do	
Baptist church	70x100.5	70x85	.....	14	5 to 7	157 to 161 53d street.....	60,000	do	
Chapel R. D. church	76.5x100.5	46x98	.....	15	1 to 3	163 to 165 54th street.....	35,000	do	
New York city	100x100.5	100x100.5	.....	15	16 to 19	125 to 131 do	125,000	City property.	
School of Ethical Culture	100x100	30x80	.....	15	25 and 26	111 and 113 do	20,000	Chapter 410, Laws 1882, § 827.	
Calvary church	162x100.5	160x100.5	.....	18	13	57th st, bet. 6 and 7th aves.....	250,000	do	
New York city	125x98.9	125x98.9	.....	41	8 to 13	239 to 241 10th street.....	70,000	do	
New York city	100x98.9	100x98.9	.....	42	17 to 25	225 to 229 41st street.....	100,000	Chapter 410, Laws 1882, § 827.	
Baptist church	70x98.9	70x98.9	.....	42	42 to 44	220 to 224 42d street.....	75,000	do	
Witness Home	93.9x100.5	60x90.18x50.	.....	43	6 to 9	251 to 257 do	100,000	City property.	
Presbyterian church	50x100.5	50x80	.....	43	15	233 to 239 do	100,000	do	
Methodist church	55x100.5	55x100.5	.....	44	10	251 to 255 43d street.....	75,000	do	
Presbyterian church	30x100.5	30x80	.....	45	45 to 50	228 to 230 45th street.....	40,000	do	
New York city	22x97	22x97	.....	48	61	Cor. 8th av. and 45th street.....	15,000	City property.	
Methodist Episcopal ch	75x100.5	75x100.5	.....	54	8 to 10	229 to 240 50th street.....	50,000	Chapter 410, Laws 1882, § 827.	
Central Presbyterian ch.	100x100	100x89	.....	57	38 to 41	57th street near 7th ave.....	150,000	do	
New York city	25x100.5	25x100.5	.....	59	14	233 58th street.....	20,000	City property.	
Sch. of the Holy Cross	200x100.5	1400x70	.....	89	9 to 14	231 to 239 42d street.....	175,000	Chapter 410, Laws 1882, § 827.	
Sch. of Char. & Indus. Sch.	175x100.5	13x63	.....	89	50 to 56	42d street bet. 8th and 9th ave.....	40,000	do	
Baptist church	44.8x100	44.8x100	.....	88	48	Rear of 43d street.....	12,000	do	
New York city	25x78.5	35x45	.....	93	37	304 47th street.....	12,000	City property.	
New York city	30x100.5	30x80	.....	94	9 to 10	391 and 394 do	50,000	do	
New York city	150x100.5	150x100	.....	94	14 to 19	325 and 331 do	100,000	do	
Methodist church	64x100.5	64x80	.....	95	6 1/2 to 8	357, 359 48th street.....	50,000	C. 410, L. 1882, § 827.	
German Lutheran ch	30.7x100.5	30.7x80	.....	96	43	732 9th avenue.....	12,000	do	
South Baptist church	75x100.5	75x80	.....	98	7 to 8	355 to 359 51st street.....	45,000	do	
New York city	125x100.5	125x100.5	.....	99	22 to 26	311 to 321 52d street.....	100,000	City property.	
Children's Aid Society	100x100.5	34x65	.....	99	51, 52	340, 342 53d street.....	15,000	C. 410, L. 1882, § 824.	
St. Timothy's chapel	100x108	75x100	.....	100	38-41	206 to 212 54th street.....	50,000	do	
St. Timothy's chapel	81x100.5	75x125	.....	103	41-51	332 to 336 57th street.....	90,000	do	
Church of the Disciples	60x100.5	.....	.....	103	20, 21	56th street, bet. 8th & 9th aves.....	50,000	do	
Universalist church	75x100.5	75x100.5	.....	104	26, 28	307, 311 57th street.....	90,000	do	
Ref'd Dutch church	100x102.2	75x80	.....	119	34-6	71st street, bet. 8th & 9th aves.....	56,000	do	
Ref'd Dutch church	100x102.2	.....	.....	118	59-61	do do	35,000	R. S., 7th ed., 1882, pt. 1, c. 13, tit. 1, § 4, sub. 3, & c. 410, L. 1882, § 827.	
Rose Memorial church	50x98.9	38x30	.....	129	43, 44	418, 420 41st street.....	35,000	Same as above.	
Presbyterian church	50x100	35x70	.....	132	49, 50	432, 434 44th street.....	35,000	Same.	
St. John's M. E. church	25x80	25x70	.....	133	3	10th ave., 44th street.....	30,000	Same.	
Second Baptist church	50x100	50x80	.....	134	6, 7	451, 453 45th street.....	30,000	Same.	
Presbyterian church	55x100.5	Covered	.....	135	22, 23	46th street, bet. 9th & 10th aves.....	35,000	Same.	
Catholic church	75x100.5	50x70	.....	138	18, 20	49th street, bet. 9th & 10th aves.....	45,000	Same.	
Catholic school & ch	30x100.5	32x70	.....	158	45-48	420 to 426 50th street.....	40,000	Same.	
Catholic church	75x100.5	Covered	.....	138	49-53	do do	40,000	Chap. 410, Laws of 1882, § 827.	
Baptist church	75x100.5	85x90	.....	140	8, 10	447 to 451 51st street.....	50,000	do	
Catholic Apostolic ch.	50x100.5	50x90	.....	146	24, 25	417, 419 57th street.....	50,000	do	
Lutheran church	25x100.5	25x100	.....	144	55	444 to 452 56th street.....	8,000	do	
New York city	100x100	100x100	.....	146	57-61	58th street, 9th & 10th aves.....	60,000	City property	
Roosevelt hospital	200, 100x800	200, 100x190	.....	147	1-64	58th & 59th st., 9th & 10th aves.....	600,000	C. 410, L. 1882, § 824.	
Ch. of St. Paul the Apt	200, 100x100	100x200	.....	148	17-49	59th and 60th street.....	500,000	Chap. 410, Laws of 1882, § 827.	
Ch. of St. Paul the Apt	200x100	25x75	.....	150	1-8	N.-E. cor. 10th ave. and 61st st.	80,000	R. S., pt 1, c. 13 tit. 1, § 4, subd. 4.	
Infant asylum	.....	25x85	.....	156	56	B'way, 10th ave. and 61st st.....	12,000	Laws of 1882, chap. 410, § 827.	
Infant asylum	.....	25x58	.....	156	19-49	B'way, 9th ave., 67th & 68th sts.	125,000	City property.	
Infant asylum	.....	25x55	.....	150	26-45	9th & 10th aves., 61st & 62d sts.	250,000	do	
New York city	71x100	Vacant	.....	157-41	44, 26-28	9th av., B'way, 68th and 69th sts.	25,000	R. S., pt. 1, c. 13, tit. 1, § 4, subd. 4.	
Sisters of Charity	40x100.5	do	.....					

TWENTY-SECOND WARD — (Continued).

NAME OF OWNER OR OCCUPANT.	DESCRIPTION OF PROPERTY.		For what purpose us'd.	Block No.	Ward No.	Street No.	Street or Avenue.	Assessed Value.	Reason for Exemption.
	Size of lot, feet.	Size of building.							
New York city...	25x75.5	22x32	Public school	157	6	9th and 10t	h aves., 68th street...	\$12,000	City property.
Broadway M. E. church	72.64x125.104	20x40, 40x100	Religious services.	157	15-22		Cor. B'way & 68th st.	90,000	Chap. 410, Laws of 1882, § 827.
Episcopal church	100x102.2	Covered	do	160	22, 23		71st, 9th & 10th avs.	20,000	do do
German Evangelical ch.	51x100	25x61	School and church.	171	32, 33		9th av., 81st & 82d st.	15,000	do do
New York city	25.54x100.5	25x59	Engine-house	177	49		43d st., 10 & 11th avs.	10,000	City property.
New York city	100x100	100x100	Public school	179	19-22		44th st., 11th ave.....	60,000	do
Methodist church	25x100	20x30	Religious services.	186	18		51st st., 11th ave....	6,000	Chap. 410, Laws of 1882, § 827.
Presbyterian church	100x100	100x40	do	215	61-64		Cor. 11th av. & 81st st.	30,000	do do
New York city	100x100	40x80	Public school	217	1-4	N. E. cor.	11th ave. and 82d st.	40,000	City property.
New York Orphan asy...	{ 304x273 70x421 }		Asylum	234 {	18-29 inclu.		73d st., 11 & 12th avs..	300,000	R. S., pt. 1, c. 13, tit. 1, § 4, subd. 4.
Baptist church...	111.3x100	75x80	do	255 {	16-31, 29½-48 and 3-15			20,000	Chapter 410, Laws 1-82, § 827.
House of Mercy	200x200	{ 25x100 50x50 }	Religious services.	264	36		Cor. 11th & 84th sts...	150,000	R. S., pt. 1, c. 13, tit. 1, § 4, subd. 4.
New York city	200.10x450.8	Vacant.	House of Mercy	266	5-12		11th and 12th avs...	5,000	City property.
New York city	200.10x600	do	Water front	224A	29		Foot of 43d street...	5,000	do
New York city	200.10x600	do	do	231A	29-39		do 51st do	8,000	do
New York city	200.10x629.8	do	do	233A	26, 29, 39		do 52d do	6,000	do
New York city	200.10x175	do	do	234A	39-65		do 53d do	8,000	do
New York city	200.10x175	do	do	235A	29		do 55th do	4,000	do
New York city	200.10x175	do	do	236A	29-61		do 56th do	9,000	do
New York city	200.10x175	do	do	237	45		do 57th do	5,000	do
New York city	200.10x175	do	do	237A	29		do do do	4,000	do
New York city	200.10x175	do	do	238A	29		do do do	4,000	do
New York city	222.24x204.4	do	do	228	47		do do do	5,000	do
New York city	228.44x204.4	do	do	255A	29		do 74th do	4,000	do
New York city	231x204.4	do	do	256A	29		do 76th do	4,000	do
New York city	234.6x204.4	do	do	257A	29		do do do	4,000	do
New York city	238.6x204.4	do	do	258A	29		do 78th do	4,000	do
New York city	246.2x204.4	do	do	259A	29		do 79th do	6,000	do
New York city		do	do	260A	29		do 80th do	6,000	do
New York city		do	do	264A	29		do 84th do	4,000	do
Total 22d ward...			Riverside Park.	Vol 2	22d ward.		Ft. 72 to 86	1,000,000	do
			Part of Central Park...	do	do		That pt. of C. park lying in 22d w	35,000,000	do
								\$41,426,000	

TWENTY-THIRD WARD.

St. Jerome's R. C. ch. & sch	11 lots.	50x80, 25x70.	Religious and school	1754 {	1, 3, 5, 10,		bet. 137th & 138th sts	\$80,000	Chapter 410, Laws of 1882, § 827.
New York city	10 lots, 25x100	each	School	1719 {	47, 48	Alex. ave.	138th & 139th sts	27,560	City property.
Trustees of Presby N.Y.	100x100	44x75	Religious	1768 {	42-46, 67-71		137th street.....	10,000	Chapter 410, Laws of 1882, § 827.

Baptist church.....	100x100.....	50x55.....	10,000.....	do.....	1741.....	6-9 Alex. ave.	and 141st street.....	20,000.....	do.....
Protestant Epis. church.....	75x105.....	50x55.....	7,875.....	do.....	1723.....	do	do.....	16,000.....	do.....
M. E. church.....	50x100.....	27x78.....	5,000.....	do.....	1722.....	Willis avenue.....	do.....	18,000.....	do.....
New York city.....	50x99.....	25x80.....	2,477.....	Engine-house.....	1709.....	143d street.....	City property.	15,000.....	do.....
St. Ann's Ep. church.....	50x115.....	50x70.....	6,215.....	Religious.....	1743.....	St. Ann's ave.....	do.....	80,000.....	Chapter 410, Laws of 1882, § 827.
St. Ann's Ep. church.....	50x115.....	50x70.....	159,995.....	do.....	1743.....	do.....	do.....	City property.	do.....
New York city.....	100x100.....	50x60.....	7,970.....	Vacant.....	1708.....	144th street.....	do.....	100.....	do.....
New York city.....	100x100.....	50x60.....	6,962.5.....	School.....	790.....	Concord avenue.....	do.....	4,000.....	do.....
Hunt's Point cemetery.....	15x20.....	25x38.....	2,300.....	Cemetery.....	736.....	Hunt's Point road.....	do.....	4,000.....	R. S., pt. 1, c. 18, tit. 4, art. 1, § 10.
New York city.....	24x115.....	25x38.....	2,300.....	Engine-house.....	676.....	Eagle av. & Terrace pl.....	City property.	3,000.....	do.....
St. Paul's Germ. L. ch.....	20x126.....	25x60.....	6,300.....	Religious.....	680.....	Robbins & Concl'd avs.....	Chapter 410, Laws of 1882, § 827.	4,000.....	do.....
Ursuline conv't & acad.....	10x84.....	65x95.....	26,710.....	Academy.....	656.....	Westchester ave.....	do.....	90,000.....	do.....
Ursuline conv't & acad.....	30x80.....	65x95.....	89,650.....	do.....	657.....	do.....	do.....	do.....	do.....
Ursuline conv't & acad.....	44x66.....	65x95.....	91,615.....	do.....	658.....	do.....	do.....	do.....	do.....
Ursuline conv't & acad.....	29x134.....	65x95.....	72,835.....	do.....	659.....	do.....	do.....	do.....	do.....
Trinity church.....	6x36.....	50x65.....	15,900.....	Religious.....	518.....	Trinity av.....	do.....	18,000.....	do.....
New York city.....	1x27.....	25x45.....	3,192.2.....	Engine-house.....	484.....	Fulton av.....	City property.	4,000.....	do.....
St. Augustine's church.....	15x463.....	50x82.....	38,907.5.....	Religious.....	426.....	Franklin & Third ave.....	Chapter 410, Laws of 1882, § 827.	25,000.....	do.....
New York city.....	16x787.....	80x82.....	41,967.5.....	School.....	429.....	Franklin & Third ave.....	City property.	100,000.....	do.....
Christ's church.....	2x58.....	34x50.....	6,450.....	Religious.....	430.....	Fulton and 114th streets.....	Chapter 410, Laws of 1882, § 827.	4,000.....	do.....
New York city.....	15x511.....	36x50.....	38,777.5.....	Park.....	429.....	Fulton and 114th streets.....	City property.	12,000.....	do.....
German Luth. church.....	1x85.....	36x50.....	4,462.5.....	Religious.....	429.....	3d & Fulton aves.....	Chapter 410, Laws of 1882, § 827.	4,000.....	do.....
New York city.....	3x95.....	50x100.....	9,840.....	School.....	1699.....	and 148th street.....	City property.	105,000.....	do.....
New York city.....	30x94.....	Vacant.....	2,820.....	do.....	1686.....	Courtlandt avenue.....	do.....	80,000.....	do.....
New York city.....	4x57.....	57x90.....	11,087.....	do.....	1686.....	do.....	do.....	do.....	do.....
Dutch Reformed church.....	9x47.....	Covered.....	1,242.5.....	Engine-house.....	1687.....	do.....	do.....	do.....	do.....
Dutch Reformed church.....	10x25.....	54x83.....	25,625.....	Religious.....	1688.....	do.....	do.....	do.....	do.....
St. Mary's R. C. church.....	14x208.....	150x50.....	35,520.....	do.....	1647.....	151st street.....	do.....	50,000.....	do.....
Catholic cemetery.....	11x89.....	.....	29,647.5.....	Cemetery.....	1596.....	Carr street.....	do.....	5,000.....	do.....
Parshall's cemetery.....	34x57.....	.....	86,442.5.....	do.....	1597.....	St. Ann's avenue.....	do.....	30,000.....	do.....
New York city.....	50x100.....	Vacant.....	2,500.....	Fire department.....	1604.....	and Elton avenue.....	City property.	8,000.....	do.....
Lutheran church.....	50x100.....	42x58.....	5,000.....	Religious.....	1612.....	ave. 154th & 155th sts.....	Chapter 410, Laws of 1882, § 827.	85,000.....	do.....
Baptist church.....	3x89.....	42x60.....	9,747.5.....	do.....	1586.....	ave. and 158th street.....	do.....	7,500.....	do.....
Colored Methodist ch.....	7x65.....	Vacant.....	19,162.5.....	School.....	1588.....	157th street.....	City property.	2,000.....	do.....
German Lutheran ch.....	50x99.....	40x50.....	4,950.....	Religious.....	1590.....	158th street.....	Chap. 410, Laws 1882, sec. 827.	8,000.....	do.....
Dutch Reformed church.....	2x83.....	36x162.....	7,490.....	do.....	1591.....	Cor. Elton av. & 158th st.....	do.....	6,000.....	do.....
New York city.....	15x133.....	50x75.....	7,087.5.....	do.....	1592.....	Elton ave. & 157th st.....	do.....	7,000.....	do.....
New York city.....	7x178.....	60x70.....	37,832.5.....	School.....	1593.....	3d ave. n. 158th st.....	City property.	85,000.....	do.....
New York city.....	1x700.....	10x66, 38x60.....	17,945.....	Police station.....	1557.....	Cor. 3d & Wash. ave.....	do.....	35,000.....	do.....
Methodist Ep. church.....	5x918.....	45x100.....	4,250.....	Engine house.....	1290.....	166th street.....	do.....	4,000.....	do.....
Congregational church.....	7x768.....	45x75.....	14,870.....	Religious.....	1296.....	Wash. ave. & 166th st.....	Chap. 410, Laws 1882, § 827.	30,000.....	do.....
Church of the Disciples.....	8x311.....	40x60.....	19,420.....	do.....	1295.....	Washington avenue.....	do.....	20,000.....	do.....
German Lutheran ch.....	1x11.....	34x48.....	20,777.5.....	do.....	1288.....	do.....	do.....	20,000.....	do.....
do.....	1 Lot.....	.....	2,775.....	do.....	1249.....	Wash. av. & 169th st.....	do.....	3,000.....	do.....
do.....	9.5 ft.....	.....	.....	Cedar Park.....	1635.....	do.....	do.....	do.....	do.....
do.....	0.358.....	.....	.....	do.....	1635.....	do.....	do.....	do.....	do.....
do.....	21.918.....	.....	.....	do.....	1635.....	do.....	do.....	do.....	do.....
do.....	2.956.....	.....	.....	do.....	1635.....	do.....	do.....	do.....	do.....
do.....	0.537.....	.....	.....	do.....	1577.....	do.....	do.....	do.....	do.....
do.....	14.099.....	.....	.....	do.....	1577.....	do.....	do.....	do.....	do.....
do.....	16.536.....	.....	.....	do.....	1577.....	do.....	do.....	do.....	do.....
do.....	148.969.....	.....	.....	do.....	1577.....	do.....	do.....	do.....	do.....
do.....	82.295.....	.....	.....	do.....	1577.....	do.....	do.....	do.....	do.....
North Brother Island.....	234.69.....	80x150.....	586,725.....	Hospital.....	.....	North Brother Island.....	do.....	150,000.....	do.....
U. S. Reservation.....	27.07.....	.....	62,675.....	Lighthouse.....	.....	do.....	do.....	25,000.....	U. S. Government.
Catholic church.....	75x210.....	44x72.....	15,750.....	Religious.....	.....	3d ave., Claremont.....	Chap. 410, Laws 1882, § 827.	4,000.....	do.....
New York city.....	100x340.....	20x25.....	35,000.....	School.....	.....	High Bridge.....	City property.	6,500.....	do.....
New York city.....	Irregular lot.....	36x72.....	9,000.....	do.....	.....	do.....	do.....	5,000.....	do.....

TWENTY-THIRD WARD — Continued.

NAME OF OWNER OR OCCUPANT.	DESCRIPTION OF PROPERTY.		For what purpose us'd.	Block No.	Ward No.	Street No.	Street or Avenue.	Assessed value.	Reason for Exemption.
	Size of lot. Feet.	Size of building.							
Methodist church.....	50x118.....	40x74.....	Religious.....	.....	111.....	.....	High Bridge	\$4,000	Chapter 410, Laws 1882, § 827.
New York city.....	½ acre.....	.....	(roton aqueduct .....	.....	.....	.....	do	50,000	City property.
Total 23d ward.....	.....	.....	.....	.....	.....	.....	.....	\$1,458,300	

TWENTY-FOURTH WARD.

Presbyterian church.....	2 acres.....	40x66.....	87,120 Religious.....	.....	{ 35, 258, } 299, 300.	27.....	Samuel street.....	\$10,000	Chap. 410, Laws of 1882, § 827.
Baptist Min's Home Soc. 150x215 .....	.....	30x26 ex.....	32,250 Minister's Home.....	.....	.....	.....	(Chestnut and Cath'e	4,500	R. S., pt. 1, c. 13, t. 1, § 4.
Dutch Reformed church 180x144.5 .....	.....	36x70	25,995 Religious.....	.....	90.....	.....	Main street.....	9,000	Chapter 410, Laws 1882, § 827.
M. E. church	60x150	38x75	9,000 do .....	.....	167.....	.....	Locust avenue.....	6,000	do do
Catholic church.....	87x100	32x50	8,700 do .....	.....	159½.....	.....	do	7,000	do do
New York city.....	25x100	25x60	2,500 Engine house.....	.....	198.....	.....	Cross street.....	6,500	City property.
New York city.....	353x200	60x82	70,600 School.....	.....	202.....	.....	Locust avenue.....	27,000	do
Baptist church.....	100x180	40x64	18,000 Religious.....	.....	210.....	.....	Boston avenue.....	8,000	Chapter 410, Laws 1882, § 827.
Dutch Ref'd cemetery	100x300	100x300	30,000 Burial.....	.....	11.....	.....	Main street.....	1,000	R. S., p. 1, c. 18, tit. 4, art. 1, § 10.
Corp. N. Y. city.....	60x irreg.....	Vacant.....	1,800 Vacant.....	.....	43.....	.....	do	500	City property.
Home for Incapables	13 acres.....	60x120.....	566,280 Home.....	.....	.....	.....	Kingsbridge road.....	150,000	Chap. 410, Laws of 1882, § 824.
Sisters of Charity.....	200x250	30x30	50,000 School for orphans.....	.....	{ 120&121 } { 159&161 }	.....	Taylor avenue.....	8,000	Chapter 410, Laws 1882, § 827.
St. Joseph's Institute	6 acres.....	40x64	261,360 Deaf & Dumb Asy., vac't .....	.....	A.....	.....	Jacob street.....	60,000	R. S., p. 1, c. 13, tit. 1, § 4, subd. 4.
New York city.....	Irreg. gore.....	Vacant.....	2,400 Park.....	.....	Park.....	.....	(Cor. Del'y Pl. & Jacob	2,000	City property.
St. John's College.....	50x200 each.....	.....	90,000 Vacant .....	.....	24 to 32 .....	.....	Pelham avenue.....	13,000	Chap. 410, Laws of 1882 § 825.
Sisters of Charity.....	50x105 each.....	.....	5,250 do .....	.....	162 to 169 .....	.....	do	4,000	R. S., 7th ed., c. 13, tit. 1, § 4, subd. 4.
St. John's College.....	50x100 each.....	.....	35,000 do .....	.....	{ 188to191 } { 210, 214, } 215.	.....	do	3,200	Chap. 110, L. 1882, § 825.
Board of Education.....	100x100	30x44	10,000 School.....	.....	24 and 25 .....	.....	William's bridge r'd.....	5,000	City property.
New York city.....	27x100	32x48	2,700 Vacant.....	.....	7a.....	.....	Fordham avenue.....	1,000	do
M. E. church.....	50x100	50x64	10,000 Police station.....	.....	33.....	.....	Madison avenue.....	10,000	do
St. Joseph's Catholic ch.....	68x120	54x82	8,160 Religious.....	.....	35.....	.....	Washington avenue.....	9,000	Chap. 410, L. 1882, § 827.
Baptist church.....	54x150	50x78	15,000 do .....	.....	38.....	.....	do	28,000	do
Presbyterian church.....	100x150	56x80	15,000 do .....	.....	50a.....	.....	do	18,000	do
St. Paul's Episcopal ch.....	130x397	48x68	39,910 do .....	.....	107 and 108 .....	.....	Fordham avenue.....	25,000	do
New York city.....	150x200	80x80	30,000 School.....	.....	224.....	.....	do	40,000	City property.
New York city.....	{ 24x200 } { 121x200 }	60x70	10,000 do .....	.....	225.....	.....	Gray street.....	6,000	do
House of Rest for Com's .....	.....	36x48	24,800 Hospital.....	.....	16a and 17 .....	.....	Morris street.....	24,000	Chap. 410, L. 1882, § 827.
New York city.....	25x100 each.....	.....	10,000 Vacant.....	.....	1, 2 and 9 .....	.....	1st street.....	1,600	City property.
New York city.....	25x106	25x81	2,650 Engine house.....	.....	{ 18a, 19a, } 36a, 37a.	.....	Thomas avenue.....	10,000	do
New York city.....	10x350	48x64	35,000 School.....	.....	23b.....	.....	do	91,000	do
M. E. church.....	50x150	30x54	7,500 Religious.....	.....	109.....	.....	Marion avenue.....	5,000	Chap. 410, Laws of 1882, § 827.

[illegible]

RECAPITULATION.

First ward.....	\$20, 201, 500
Second ward.....	958, 000
Third ward.....	3, 487, 000
Fourth ward.....	6, 058, 000
Fifth ward.....	2, 122, 000
Sixth ward.....	32, 265, 000
Seventh ward.....	1, 504, 500
Eighth ward.....	1, 334, 600
Ninth ward.....	3, 217, 660
Tenth ward.....	1, 188, 000
Eleventh ward.....	1, 864, 500
Twelfth ward.....	54, 738, 300
Thirteenth ward.....	1, 051, 000
Fourteenth ward.....	925, 500
Fifteenth ward.....	3, 848, 000
Sixteenth ward.....	2, 344, 500
Seventeenth ward.....	6, 287, 500
Eighteenth ward.....	19, 350, 000
Nineteenth ward.....	55, 163, 500
Twentieth ward.....	5, 781, 500
Twenty-first ward.....	8, 548, 000
Twenty-second ward.....	41, 426, 000
Twenty-third ward.....	1, 458, 300
Twenty-fourth ward.....	2, 496, 300
Total.....	<u><u>\$277, 619, 160</u></u>

SUMMARY.

City property.....	\$188, 136, 730
United States property.....	13, 350, 000
Church property.....	42, 137, 500
Miscellaneous property.....	33, 994, 930
Total.....	<u><u>\$277, 619, 160</u></u>

MICHAEL COLEMAN,
EDW. C. DONNELLY,
THOS. L. FEITNER,
Commissioners of Taxes and Assessments.

STATE OF NEW YORK.

No. 61.

IN ASSEMBLY,

FEBRUARY 8, 1886.

CONCURRENT RESOLUTION

RELATIVE TO DUTY ON TOBACCO. SPECIAL ORDER FOR WEDNESDAY, FEBRUARY 10, 1885, IMMEDIATELY AFTER DISPOSITION OF SPECIAL ORDER ALREADY NAMED FOR THAT DAY.

WHEREAS, The growers of domestic Havana and seed leaf tobacco in this State are producing nearly 12,000,000 pounds of cigar leaf annually; and

WHEREAS, This important industry is being seriously injured and jeopardized by the excessive importation of Sumatra tobacco which comes in ruinous competition with that grown in the United States; and

WHEREAS, Sumatra wrappers are imported into this country through the fraudulent packing of the bales or packages in which they are received in order to evade the intended duty which section 2 of schedule F of the tariff act of March 3, 1883, virtually declares shall be seventy-five cents per pound; and

WHEREAS, The duty actually paid up to this date has been only thirty-five cents per pound on ninety per centum of the entire amount of Sumatra tobacco imported. Now, therefore, justice to the growers, and the government of the United States as well, demands that the ambiguity of the said tariff act of March 3, 1883, shall be remedied and made plain, and that a higher rate of duty than seventy-five cents per pound shall be imposed on Sumatra wrappers; therefore,

Resolved (if the Senate concur), That the senators and representatives of this State in Congress be most respectfully requested to use their influence to cause the said law to be administered in conformity to its intended spirit, and that a sufficient duty be placed on all foreign wrappers to the end that the producers of cigar leaf in this country shall be adequately protected against coolie labor and outside growers.

Resolved, That certified copies of these preambles and resolutions be transmitted to each of the senators and representatives in Congress from this State.

STATE OF NEW YORK.

No. 62.

IN ASSEMBLY,

FEBRUARY 8, 1886.

COMMUNICATION

FROM BUREAU OF LABOR STATISTICS IN REPLY TO A
RESOLUTION.

STATE OF NEW YORK:

BUREAU OF STATISTICS OF LABOR, }
ALBANY, *February 8, 1886.* }

To the Honorable the Assembly of the State of New York:

GENTLEMEN — In compliance with request contained in resolution passed by your honorable body on Friday, January 29, 1885, calling upon the Commissioner of the Bureau of Statistics of Labor, for information in reference to manufactured products imported into this country, the manufacturing of which in the prisons, reformatories and penitentiaries of the State will not interfere with citizen labor," I would most respectfully submit, that after a careful examination of the last annual report of the chief of the Bureau of Statistics of the United States treasury department on the foreign commerce and navigation, emigration and tonnage of the United States, for the fiscal year ending June 30, 1885, I have been unable to discover that there is any product, such as referred to in resolution, the manufacture of which in the prisons, reformatories and penitentiaries of this State would not in a measure interfere and come into unjust competition with citizen labor; and I am of the opinion that it is only by the adoption of a system of prison management limiting the number of convicts employed upon any one industry to a small percentage of the total number confined, that the evil can be averted.

I have the honor to be,

Yours very respectfully,

CHARLES F. PECK,

Commissioner.

STATE OF NEW YORK.

No. 63.

IN ASSEMBLY,

FEBRUARY 5, 1886.

LAND TRANSFER REFORM.

LOT AND BLOCK INDEXING BY LOCAL INDEXES.

To the Legislature of the State of New York:

The undersigned respectfully represents that at the last session of the Legislature, as one of the commissioners of land transfer, he presented to the Legislature his report as such commissioner, together with a bill prepared by him to provide for indexing on the block plan of local indexes, the land records of the city of New York.

That such report owing to differences of opinion between the commissioners upon the subject of lot and block indexes was not prepared until late in the session, and the undersigned, having been able to give further deliberation to the subject, now desires to present to the Legislature such other suggestions as have occurred to him.

DWIGHT H. OLMSTEAD.

ARGUMENT.

The subject will be considered under the following heads:

- I. *The present law of this State relating to indexing land records, and the mischief resulting therefrom.*
- II. *Local indexing.*
- III. *The plan of so called lot indexing as proposed by the majority of the Commissioners of Land Transfer.*
- IV. *Objections to the proposed plan of lot indexing.*
- V. *The plan of block indexing as proposed by the undersigned.]*
- VI. *Advantages of the proposed plan of block indexing.*
- VII. *Other reform bills proposed by the Commissioners.*
- VIII. *Further reforms advised.*
- IX. *Beneficial effect of the contemplated reforms.*

I. THE PRESENT LAW OF THIS STATE RELATING TO INDEXING LAND RECORDS AND THE MISCHIEF RESULTING THEREFROM.

Under the present law by which deeds, mortgages and other instruments affecting land are recorded in the city of New York, as well as elsewhere in this State, the instruments recorded are indexed against the names of the parties to such instruments, and thus constructive notice is given of their contents.

Not less than 20,000 instruments are now recorded annually in the Register's office in said city, about one-half of which are deeds and the other half mortgages and other instruments. The instruments to be recorded in the Register's office within the next five years will number not less than 100,000 ; and this without taking into account the rapid growth of the city, or the great mass of instruments already recorded.

The index used for indexing the instruments forms no part of the record (*Bedford v. Tupper*, 30 Hun, 174, and cases there cited) ; and the availability of the recording acts for the purpose for which they were designed, namely. to prevent fraudulent transfers and dealings, is practically of little moment, it being much more likely that an instrument will be improperly indexed, or not indexed at all, or that it will be overlooked in examining the index, than that a fraudulent transfer will be attempted.

Of course, the fact of a public record, however imperfect it may be, is a check upon fraudulent dealings ; but on the other hand, the imperfections of the present system, and the results to which it has led, more than counter balanced its advantages, and require its speedy abandonment unless some change is made, and a safer and more con-

venient plan adopted. Not only are the present nominal indexes inaccurate, but the names entered in them have accumulated to such an extent, as to entirely defeat the purpose of the recording act which was to establish a public record, that is, a record which can be examined by, and be advantageous to the public, for the purpose for which it was established.

For the last quarter of a century, both in the cities of New York and Brooklyn, the land records in the register's offices in those cities have been entirely under the control and at the mercy of the official searchers, who have adopted for their private use different methods of indexing from that provided by law, and by the aid of their so-called private indexes they have the entire monopoly of the business pretty much to the exclusion of the public.

In a report made by a special committee of the Association of the Bar of the City of New York in 1882, it was stated as follows: "Your committee are of the unanimous opinion that without the aid of the private indexes, which are claimed and controlled as their private property by the searchers in the offices both of the county clerk and register of deeds in this city, searches practically could not be made at the present time in those offices."

At least twice within the past twenty years the searchers in the New York register's office have carried away from that office their private searches and indexes, and stopped further searching, and in each case they have compelled the register to accede to their terms.

Searching in that office is now, and has been for many years past, wholly at their mercy.

Only very recently, the chief searcher in the office of the New York county clerk removed his so-called private indexes, and completely stopped the business of searching in that office until he was prevailed upon by the agreement of the city authorities to purchase his indexes for a large sum, stated to be \$30,000, and by the offer of other pecuniary compensation to restore the indexes to the office and to continue the searching.

Besides, the researching of titles, which this system compels, imposes an inexcusable tax upon the property owners of the city. The searching which has once been done by a public official, should inure to the benefit of all subsequent holders of the property as is the case in Scotland.

The condition of the land records in New York city is so bad and unsafe as to have recently induced the formation of a title guarantee company which now insures titles in that city. It is understood that this company has been for some time past engaged at considerable expense in re-indexing in local indexes, *on the block plan*, all the land records in the offices of the register and county clerk, and the company is, in fact, through its attorneys and agents one of the most hostile and vigorous opponents to the passage by the Legislature of the bill for the block plan of indexing; since should this plan come into use, considerable of the capital of the company will have been wasted, and its business would be substantially at an end. It is now proposed by the adoption of the block plan to accomplish for the benefit of the public what this company has been endeavoring to do for itself and the exclusive benefit of its stockholders.

In the city of Brooklyn, a combination of all the searchers in the offices of the register and county clerk, or as it is understood, a corporation organized under the general laws of this State has been formed, which owns all the private indexes of the members of the association, and also patented indexes which have been purchased ; and for a considerable time past these persons have been engaged in preparing a block index of the property of the entire city, and in re-indexing in such indexes all previous land records ; and the undersigned has been credibly informed that it is the intention of this association, whenever their business as official searchers is interfered with by the Legislature, to open an office across the street opposite the court-house, take all their private indexes and records there, and thus control the entire business of searching titles in Kings county. And in case of the failure of the Legislature to enact a bill for block indexing the interests and aims of the Brooklyn Company and the New York Title Company as well as of a few conveyancers in those cities would be identical.

Enough has been said to show the workings of the present system and its outcome. Such a state of things as exists in the large and important cities of New York and Brooklyn would be incredible were it not notorious.

Now comes the question, what is to be done about it? and this question is presented to the Legislature squarely this present session.

Can the Legislature reply that it will do nothing and give no relief because the few members of the commission appointed by the Governor to consider and report upon this matter have failed to agree, or because the members of the Legislature from the two districts most interested fail to agree upon the proper bill to be enacted?

The solution of the difficulty does not interest the two principal cities of the State alone, but Albany, Utica, Syracuse, Rochester, Buffalo, and the other cities as well, where the same condition of the records is fast coming to pass as exists in New York and Brooklyn.

Any plan of relief or of reform now determined on must be such that it can, if necessary or desirable, be applied to all the cities of the State.

For example, if by the adoption of any new plan of indexing the fundamental law of the State is to be made different in the city of New York from what it is throughout the rest of the State, then the Legislature must be prepared to extend the same form of relief to Brooklyn and the other cities ; and in such case we will have one law and method of recording for the city of Brooklyn and another entirely different for the residue of the county of Kings, one for the city of Utica and another for the residue of the county of Oneida, and so on, with different offices and officials for the two methods in the cities and counties respectively to the great inconvenience and expense of the public.

Therefore it may be said respecting the matter under consideration that the whole State is equally interested with the city of New York ; and, although the bills prepared by the Commissioners of Land Transfer upon the main subject of indexing relate only to the city of New York, it follows as a matter of course that only such a bill should be enacted for that city as would be proper and expedient to enact for Brooklyn and the other cities of the State.

¶ Something has already been done toward remedying the evils complained of. The Chamber of Commerce, the West Side and other real estate associations, the Bar Association, the Real Estate Exchange, and the Land Transfer Reform Association of the city of New York have all denounced the present condition of things in that city.

In 1884 the Legislature passed an act for the appointment by the Governor of five commissioners to be called Commissioners of Land Transfer, whose duty it should be "to prepare and report to the Legislature a bill to facilitate and lessen the expense of the transfer of land and dealing therewith in certain cities of this State," and said commissioners were permitted to confine the operation of the bill to be prepared by them to the city of New York. Upon the passage of the bill the Governor appointed five commissioners, all lawyers, who took the subject into consideration. Owing to differences between the commissioners respecting the reforms to be recommended, they did not report to the Legislature until nearly the close of the last session and too late for further action by the Legislature that session.

¶ The commissioners agreed at the outset upon three things: (1) That immediate reforms in indexing were necessary; (2) to confine the bills to be prepared by them to the city of New York, except as to the bill for short forms, which they recommended should be made applicable to the entire State; (3) that the records should be indexed under what are called local indexes.

As to the form of local indexes, which was deemed to be a vital matter, the commissioners, early in their deliberations, disagreed. The majority decided to recommend indexing upon the single *lot plan*, while the undersigned advocated the *block plan*. The commissioners were unable to come to an agreement, and the result was the presentation to the Legislature of a report and bill by the majority providing for a lot plan, and another report and bill by the undersigned providing for the block plan of indexing.

The arguments for and against the several methods are to be found in the respective reports to the Legislature of the commissioners. They are both elaborate and together very fully present both sides of the question. That the commissioners, who must have given much time and study to the subject, should have differed upon what at first sight appears to be a somewhat trivial matter, and should have prepared such elaborate reports to sustain their respective views, is sufficient evidence not only of the difficulty, but of the importance of the subject.

¶ It is indeed the main question upon which, in the judgment of the undersigned, turns the possibility of all subsequent reforms in the method of land transfer in this State. Can those whose interests are adverse to these reforms being carried out, prevent or deflect them? This is now the substantial issue.

The subject when fully explained is not likely to be misunderstood even by those who are not lawyers, and there is scarcely a possibility that when the Legislature shall have fully considered the subject, it will pass a bill for lot indexing, especially such a law as has been proposed or that the courts would permit such a law to go into operation if enacted.

The undersigned believes the arguments adduced by him in his report to be conclusive against lot indexing; but he proposes now to

state in a concise form and more orderly way those and other objections which have occurred to him against the adoption of that method of indexing.

The public discussions of the majority of the commissioners to uphold their proposed plan have only served to convince the undersigned of the extreme fallacy of their position, and to confirm him in his opinion that block indexes for indexing land records are the only form of local indexes suitable or even possible in this State.

II. LOCAL INDEXES.

A local index for public records in a land registry office is one in which the instruments recorded are grouped in the index under specified areas of land. Thus, if a single lot heads the index, all instruments which are filed or recorded affecting any portion of that lot must be indexed under it; or if a city block be taken as the area of the index, all instruments in any way affecting such block must be indexed under that block. This, it will be observed, is different from indexing exclusively against the names of the grantors or grantees, as is done at present throughout the State. The object of local indexing is primarily *to limit the area of search*.

And since the principal use of a public land record is not to furnish "an easy and accurate method of finding the papers" as stated in the report of the majority of the commissioners, but to give public notice of transactions, it is requisite in case where the instruments recorded are many, that notice of all papers affecting any parcel of land taken as the area of search, *shall be given by the index*; and in order to accomplish this result every instrument affecting in any way, such area must be indexed under it. Thus, if a deed affects lots No. 1 and No. 2, it must be indexed under both lot numbers; while on the other hand, that indexing is faulty, unscientific and misleading which permits any thing to be indexed against a lot number not affected.

This is plain *if the local index is to serve the purpose of notice which with the great and increasing number of our records it must do, if the doctrine of notice is to continue*. If dealers in land are not by some proper system to be notified, then the recording acts may as well be repealed at once, and we be relegated to the English method of the retention and delivery of the title deeds. It is the indispensable condition of a local index that it shall give notice of all dealings, and that there shall be ranged under every diagram of a lot or parcel taken as the unit of the index whatever instruments affect the property included in the diagram.

Having made this obvious, we now pass to the consideration of the so-called plan of lot indexing as proposed by the majority of the commissioners, and to a statement of some specific objections to that plan.

III. THE PLAN OF SO-CALLED LOT INDEXING AS PROPOSED BY THE MAJORITY OF THE COMMISSIONERS OF LAND TRANSFER.

It is now in order to show the theory upon which the bill for lot indexing, with its singular provisions, was drawn.

The bill provides that a Land Register's Index copied from the tax maps in the tax office of the city, and changed once a year to conform

to such maps shall be kept in the register's office and shall furnish the diagrams of the lots which are to be used for local indexing, and that the lots as shown on said land map shall furnish the headings for the several lot indexes.

Now, it must be admitted that while the tax maps of the city are sufficiently accurate for the purpose of taxation and assessment, they are exceedingly inaccurate for the purpose of being used for lot indexing, especially for the purpose of giving notice under the recording act. The city blocks being bounded by streets and avenues, and being, so to speak, insular, are particularly adapted for the areas of indexes, because whenever any instrument affecting any single lot in a block is indexed under that block, we are sure that the indexing is correct, and inasmuch as the block numbers would be permanent, an instrument indexed on the block plan could not be indexed under the wrong block number without inexcusable neglect both on the part of the register and the grantee.

But, inasmuch as the actual ownership of the several lots does not coincide with the diagrams on the tax maps (or as it is never certain that they do) the person recording a deed or mortgage, if it be indexed under a diagram taken from the tax map, can be never sure that it is correctly indexed, or that the property intended to be conveyed does not infringe upon the diagram of the adjoining lot; it may be, by running to the center of a party wall, or in some other way. The register knows no more about the matter than the grantee, and even a survey is not conclusive or in any way authoritative on the subject. This was the first objection made by the undersigned to the plan of the majority of the commissioners for lot indexing according to the lots shown on the tax maps.

It was laid down by the undersigned as a general proposition, that in a community in which the common law modes of conveyancing have prevailed for a considerable period, the local indexing of land records by diagrams of single lots which are contiguous to other lots cannot be accomplished for the purpose of giving reliable notice of dealings without prior surveys and judicial determinations whereby actual ownerships are made conformable to such diagrams, as is customary in all systems of single lot indexing, such as the Torrens. The objection was at once admitted by the majority of the commissioners to be valid, and two novel contrivances were inserted in their bill to meet such objection.

The first is the mandatory provision requiring every grantee recording an instrument with the register, to record with it a separate statement (if the statement is not inserted in the instrument in chief) under seal, signed and acknowledged by him of what lot or lots on the register's land map (being a copy of the tax map) such grantee claims that the instrument in chief affects; that is to say, a statement of what such grantee claims to take or own under or by virtue of such instrument, and the register is directed to index accordingly against all the lots on the register's land map affected by such claim. The following is the form prescribed by the bill for this notice of claim:

“This instrument is claimed to affect lots 6 (six) and 7 (seven) in block or plot 10 (ten) or block or plot 10 (ten) on the land register of the city of New York, and the indexing of this instrument is to be against those lots or that block or plot.” (*Section 6 of bill.*)

The bill also provides that as to any land not claimed or indexed under such a notice as the foregoing, the effect is to be "*that of an unrecorded deed.*" In other words, *the notice of the record of the deed or mortgage is to be limited by the claim of ownership and the notice to be filed by the grantee*, and the notice of the record is to run in all cases not against what the grantee *actually takes or owns* under or by virtue of his deed or mortgage, but only against what he *claims to take or own* thereunder pursuant to the statement so to be made and filed by him.

He may record the conveyance to him and have such recording operative in respect of the whole or any portion of the property conveyed to him as he chooses. The recording may constitute notice as to one-half of the property conveyed and not as to the other half, according as the grantee claims or fails to claim either by design or by mistake, such for example as by reference to the wrong lot number of his lot.

The unfairness and injustice of compelling a grantee to rely wholly upon a survey which might or might not be accurate being represented to the majority of the commissioners, they then virtually abandoned the whole scheme of the proposed indexing by single lots with which they are set out, by expressly providing in their bill, that a purchaser or mortgagee might, either at the time of recording the instrument, or at any time thereafter, serve a notice on the register directing him to index the instrument against "any adjoining lot or lots, plot or plots," and the register is required to index accordingly. The original instrument is to be recorded with a notice to index if it can be produced, but if not the notice may be given according to a form prescribed by the bill, which is rather a formidable paper; and the register is to index according to the direction contained in the notice.

Again on representation being made to the majority of the commissioners respecting the constant changes going on in the size and area of the city lots on the tax maps, especially by the erection of buildings usually with a much smaller frontage than twenty-five feet, which is the common size of vacant lots on the tax maps, the commissioners still admitting the difficulties named, provided by their bill for the appointment of two permanent officials in the register's office, one a lawyer, to be called the "Superintendent of the Land Register of the city of New York," with a yearly salary of from seven to ten thousand dollars, and the other a city surveyor, to be called "Deputy Superintendent of the Land Register," with a yearly salary of from five to seven thousand dollars; the duty of these expert officials being to prepare and keep in order the maps and indexes to be used in the register's office. A limited number of special clerks are also to be appointed.

The foregoing three provisions, namely, for (1) the notice of claim, (2) the notice to index, and (3) the appointment of experts, were all rendered necessary by the difficulties, legal and mechanical, attending lot indexing as suggested by the undersigned at the various meetings of the commissioners. At the outset no trouble as to indexing by single lots appeared to the majority of the commissioners; every thing was to be sunny; all that was to be done was to make a diagram of a

lot and enter all instruments under it. But we have seen the difficulties, and how it is proposed to obviate them. By much the larger portion of the majority bill is devoted to wrestling with the difficulties of lot indexing, and the endeavor to surmount them, but this latter has not been accomplished.

The effect of the logic of the bill upon an unprejudiced mind is an absolute demonstration of the futility of attempting lot indexing in the city of New York and the other cities in this State, regardless of mechanical impediments which alone would prevent it.

Some specific objections to the plan of lot indexing as proposed by the majority of the commissioners will now be stated.

IV. OBJECTIONS TO THE PROPOSED PLAN OF LOT INDEXING.

First objection.

The first objection to the plan of lot indexing of the majority of the Commissioners of Land Transfer is that it is *wrong in principle*, for the reason that the immediate grantee should not be permitted to interfere with or to limit the effect of the record of his conveyance; such record being intended to be a public record for the benefit and protection of *all subsequent dealers in the property as well as of himself*.

It is with this view and for this reason that the best authorities of modern times upon the subject of land transfer go so far as to say that *as a matter of public policy*, the registration of land transfers should in all cases be made compulsory. And they recommend it to be accomplished by the adoption of the rule that there shall be no actual transfer except on the registry books as ordinarily done in the case of registered personal securities.

In an exhaustive report of a select committee on land titles and transfers of the British House of Commons, made in 1879 (which held its sittings for two years), the committee say:

“Your committee believe it to be essential to the success of every system of registration that, in the absence of actual fraud on the part of the party registering, every instrument affecting land should, as is the case in Scotland, rank according to the date of its entry on the registry. The indirect effect of such an enactment would be *to make the registration of all such instruments practically compulsory*” and they unanimously recommend “The enactment that (except in case of actual fraud on the part of the party registering) every instrument shall rank in priority according to the date of its registration.”

The object being that in order to prevent fraud, *the transfer of the whole title and the registration of the whole title for the purpose of public notice shall be simultaneous*. Any other rule than that of notification of the whole transaction at the time of the registration defeats the object of registration or recording. The idea that the notice of the recording shall run only against what a grantee claims, or as he directs, is fallacious. If he makes a mistake and does not include enough in his claim either as to the area of land conveyed or the title conveyed, the object of recording is not accomplished; and if he does include sufficient in his claim, such claim is unnecessary as the record shows for itself.

This right or option which is given by the bill of the majority to the immediate grantee or any subsequent grantee, to limit the effect of the original record as a public notice of the whole conveyance shows an entire misapprehension of the first principles of recording land records, and even of the theory of the method now in use.

The proper title for this bill of the majority would be "An act to provide for partially recording deeds and other instruments relating to land" since that is what it is.

Second objection.

If the lot plan as proposed is carried out, *it will prevent the adoption hereafter in this State of the very important principle of the registration of titles*, which is, that public notice of the whole record shall be given simultaneously with the actual transfer, and which must therefore be made on the books. If the notice of the record is to be limited in any way it defeats that reform which is by far the most important of all the reforms connected with the transfer of land. The use of lot indexes under the provisions of the bill therefore will prevent the transfer of land, like stocks and other registered personal securities; for it is the essential element of a stock transfer that the whole transaction shall be made public for the purpose of notice *contemporaneously with the transaction itself*.

To permit any one to limit the effect of such notice either in land or stock transfers, or to say that the notice of the record shall not apply to any portion of the property intended to be transferred, is destructive of the principle.

Third objection.

The lot system *requires a change in the fundamental law of the State in the cities where such indexes are to be used*.

As the law now stands throughout the State the record runs against whatever is contained in the deed of transfer, both as to the title and the area of property conveyed, but the lot plan as proposed requires the record to run against only the property covered by the notice of claim.

This makes one law for the cities where the lot index may be used, and another law for the rest of the State. If the index is to be used in other cities than New York we will have one law for the city of Brooklyn and another for the rest of the county of Kings, one law for Utica and another for the rest of the county of Oneida, etc.

It will also require different staffs of officials, different sets of books, and different modes of procedure for the cities than for the residue of the counties in which the cities are located, at great inconvenience and expense.

Nothing of this kind would occur under the block plan.

Fourth objection.

From the nature of the case *it is impossible to introduce lot indexing in this State*, and the bill of the majority of the commissioners *does not in fact provide for lot indexing*.

The reason why single lot indexing is impossible in this State is, that under the common-law modes of conveyancing, which have always prevailed, it is never certain (and never can be certain except by a judicial decree) that the actual ownership of lots corresponds precisely with the diagrams of such lots, no matter how carefully they may be surveyed. A survey is only evidence on the subject and not conclusive.

The city maps, while sufficiently accurate for the purpose of taxation, are notoriously inaccurate for the purpose of notice under the recording acts. This is admitted by the majority of the commissioners, and their bill is framed expressly to meet this difficulty. They have inserted in their bill the two singular provisions for that purpose before mentioned.

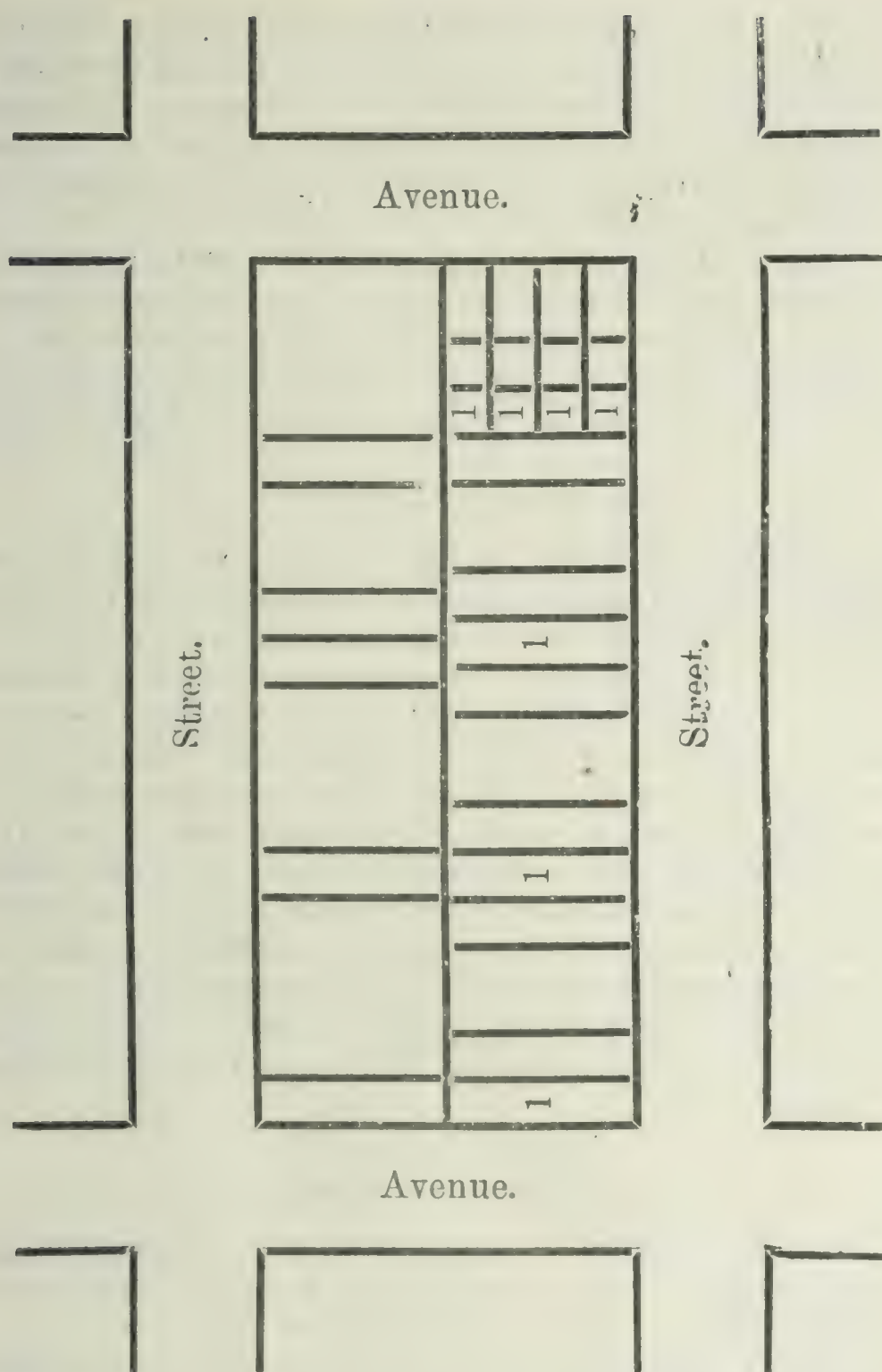
The first is that when a grantee records his deed or mortgage he shall file and record with it a separate statement (if it is not included in the instrument in chief), signed, sealed and acknowledged by him of what property he *claims to take* under the instrument, and that as to all property not included in such statement of claim the effect is to be that "*of an unrecorded deed.*" The second provision is that the grantee may also, at the time of recording his deed or at any time afterward, for greater safety, direct the register to index the deed against *any adjoining lots*. This is an admission that the single lot index cannot be used with safety to give notice under the recording acts.

The right which is given to a grantee to index against all adjoining lots being for his benefit, as well as necessary for his protection, he will of course avail himself of it.

And so, in all cases, each deed will be indexed not only against the lot supposed to be conveyed, but against all adjoining lots as well; that is to say, against not less than four lots in all, in case of inside lots, and not less than three lots in all in case of corner lots, but always against more than a single lot.

It is substantially a block index without the obvious and safe form for such index, namely, the entry under the block of each instrument in the order in which it is presented for record. Another peculiarity of the majority bill is that, with the right given to a grantee to index his deed of conveyance against all adjoining lots, the provision for the mandatory notice of claim is useless. Both provisions are intended wholly for the benefit of the grantee, and naturally he will avail himself of the one which protects him best, which is the notice to the register to index against the adjoining property. It is impossible to understand why both provisions were inserted in the bill.

The following diagram will show the method of indexing under the lot plan. In each case the lot supposed to be conveyed is represented by No. 1, and the diagram shows what lots would be indexed against.



Thus the left hand corner lot No. 1 will be indexed against itself and two adjacent lots, three in all; the inside lots No. 1 will be indexed in all against not less than four lots and often five lots. If two houses are built across the rears of avenue lots as shown on the diagram the lot No. 1 must be indexed against one inside lot adjoining it on the left, one lot in the rear and four fractions of four avenue lots adjoining it on the right.

Fifth objection.

The bill for lot indexing is inequitable and is probably unconstitutional, in that it permits an owner to be deprived of his property without compensation. A law compelling a purchaser to survey his property for his protection, and then providing that he shall run

the risk of losing it unless the survey be accurate, is a very unjust law to say the least. Every grantee is in the position of Shylock. He is to claim what he owns under his deed, but no more. If he claims less he loses what he does not claim; if he claims more he is confronted by the majesty of the law for slandering his neighbor's title, and mulcted in damages and costs.

This bill bears no relation to our present recording acts. Under them a grantee may or may not record his deed, as he chooses; but under this bill he has no choice. He is compelled to file his claim, but if he makes a mistake as to the number of his lot or its area, no matter how careful he may be, he runs the risk of losing his property.

Sixth objection.

The filing of the prescribed notices of claim against lots not owned by the persons filing them would create *clouds upon the titles* to the lots, which would be removable by a court of equity.

But whether a court would or would not interfere is immaterial, inasmuch as the disadvantage of such claims against titles is obvious. What owner of land in this State is there who would wish his property to be even presumptively affected by such notices? No notice should be filed against any lot which does not in reality affect it. Any other rule would lead to inextricable confusion and difficulty. If the index is to be a lot index, then let us accept the Torrens system in full and provide courts and the necessary machinery to establish titles according to diagrams; and then let it be declared to be a punishable offense, as it is now, for a person to file any notice to affect injuriously the title to any lot of land which does not belong to him, and on which he has no claim.

Seventh objection.

It is a serious objection to the plan of lot indexing that, under it, dealers in real estate must on taking title either by deed or mortgage *protect themselves by surveys* at great expense and risk.

With the large number of such instruments recorded annually in the city of New York, this is a strong bid for the support and approval of the lot system by the surveyors of the city.

Eighth objection.

The lot plan requires experts to understand and keep the indexes in order, and such indexes cannot be made use of by the public but only by conveyancers, official searchers and persons familiar with them.

If we are to adopt local indexes at all, it must be in the direction of a simple and not of a complex method. This latter is what we are now trying to escape. As time progresses the lot system instead of growing more simple would become more complicated, and it would finally gravitate into the block plan.

This is what the select committee of the British House of Commons, above mentioned, say on this subject: "It is admitted on all hands that a land index, if it is to be really useful, should be local as well as nominal, that is it should refer to property as well as to persons. * * * In the opinion of your committee, a really good

index is the first essential to the success of every system of land registration. Such an index ought to be at once so simple that any one consulting it might at once be referred to every instrument affecting the property in which he is interested, and so accurate and complete that any person exercising ordinary care, and endowed with ordinary intelligence, might feel sure that no information to which he ought to have had access had escaped him."

Ninth objection.

The many entries and cross-entries which will be required to be made in the indexes under the lot plan.

It is to be presumed that every grantee will protect himself by notice to the register to index against all adjoining lots and thus instead of sixty-four entries for the conveyances for a block under the lot plan, we will have under the lot plan at least 252 different entries, and for the 3,000 blocks of the city at least 756,000 entries in case a deed is made for each lot.

Tenth objection.

The legal complications which will arise under the operation of the lot plan.

There will be questions of priority of notice and of liens, of the claims of adjoining owners, of vested interests, of the effect of a partial record, and many others too numerous to mention. General laws, which have been established for a long period, cannot be unsettled in the manner proposed, without long and expensive litigations, to the great disadvantage of the people of the State.

Eleventh objection.

The impossibility in examining titles, of comparing the notices to be filed with the constantly changing areas and numbers of the lots on the tax map.

The bill provides that the maps in the register's office shall be changed on or as of September 1st of each year to correspondent with the tax maps. There are, as before mentioned, about 20,000 deeds and mortgages recorded yearly in the city of New York. This means the filing of that number of notices of claim without regard to the notices to index. These notices must refer to the maps and to the lot numbers on the maps. Now, even if the maps are to be changed only once a year, how is it possible to examine titles under such a system, the effect of the recording of which titles is to depend upon accurate or inaccurate claims and notices filed through a series of years? Of course it is impossible.

Twelfth objection.

That entries of notices are allowed to be made on the local indexes against lots not affected by such notices.

As before remarked, in local indexing, no entry should be made under any plot taken for the area of the index which does not in some way affect such plot.

This is a principle of local indexing which is violated in the plan of lot indexing proposed, by permitting, indeed making it indispensable, that notices shall be filed against lots not affected by such notices. Such a method will necessarily create great confusion and trouble in examining the indexes. Does any one suppose that any person, except a lawyer or one skilled in the book-keeping, so to speak, of such indexes can make any use of them?

The bill contains no provision for showing under the index of a lot whether it is indexed under any other lot, nor whether the notices indexed under it are intended to refer to actual transactions affecting it, or only precautionary notices filed in respect of other lots. Indeed, any statement of this latter kind would be in derogation of the notice.

Thirteenth objection.

The lot system is unsafe for notifying dealers.

The necessity of experts to manage the indexes is sufficient evidence of this. If the indexes cannot be taken care of and the entries be made therein by the registers and county clerks who may be elected for the respective counties throughout the State, it is pretty certain that such indexes are not convenient, safe or reliable for use by the general public.

The style of index which the public want and can make use of, without the intervention of conveyancers and experts, is the one which should be given to them by the Legislature.

Fourteenth objection.

The unavoidable accumulation of instruments and notices in the registers' offices under the lot plan.

This is the great objection to the Torren's act, and it was only got rid of by the guarantee of each transfer by the government and the adoption of the theory of the surrender of the title to the government on each transfer and the issue of a new title issued by the government to the new owner; and thus was obviated the accumulation of papers which otherwise would have been inevitable under the lot plan without the guarantee and an insurmountable objection to its introduction. The governmental guarantee is indispensable to the lot plan. We are endeavoring to get rid of the accumulation of real estate records in the register's offices, and this majority bill is a step in the wrong direction. It is useless to adopt short forms of deeds if other instruments are to be multiplied.

Fifteenth objection.

That the lot plan takes the *arbitrary and variable areas of city lots for the indexes* instead of the block, which is a well known unit.

Lots in the city of New York, especially in the up-town wards, after being improved are usually less than twenty-five feet in width; the width and area of the lots being exceedingly variable. If building in the western and northern portion of the city continues with the same rapidity as at present, the business of taking care of lot indexes on the plan projected would be enormous, and indeed impossible. It was early predicted that the present recording system would at last break down

of its own weight. The same prediction may be made respecting the method of lot indexing should it ever be adopted.

Sixteenth objection.

The great number of volumes of indexes required for lot indexes.

At least 1,280 volumes of indexes of 250 pages each will be required at the outset, while in the block plan only 192 volumes of the same size will be necessary.

In the city of New York there are at present about 3,000 blocks of land and about 160,000 city lots separately taxed. Not only is the great number of indexes required a very serious objection to the lot plan, but they will accumulate much faster than those prepared on the block plan, and their preparation and use will be attended with much greater expense and trouble.

Seventeenth objection.

An erroneous notice of claim cannot be rectified.

Under the provisions of the bill for lot indexing a deed is to be deemed recorded only as to such part of the property conveyed by it, as is embraced in the notice of claim; but, as to the residue of the property, the effect is to be "that of an unrecorded deed." Apart from the inconvenience and absurdity of such a hermaphrodite mode of recording, as to the portion of the land omitted from the notice, it will be impossible to file a subsequent notice so as to cover the hiatus. If the first taker either designedly, or by mistake of the lot numbers or otherwise, fails to give the proper notice, he and all owners who come after him lose the benefit of the record to that extent up to the time when a new and correct notice is filed.

Under the existing law, search can be made against a record down to the time of the next valid record; but the required notice of claim is personal, and the notice of the recording depends upon it, and not upon the record itself.

Eighteenth objection.

Under the lot plan, all searches whether for transfers or liens, must be made with reference both to the notices of claim as filed, and to the deeds as recorded; because whether a deed is recorded or not, and to what extent, depends upon what the notice of claims covers, and not upon the record of the deed. If the notice includes only a part of the property contained in the deed, through a mistake in the lot numbers or otherwise, then the deed is not recorded as to such part. This makes requisite a careful comparison of the notices with the deeds as well as with the numbers and areas of the lots shown on the maps, on the examination of titles, and would render the examination of titles very complex. If the notices are to be substituted for the recording of the deeds, they must necessarily sustain an important relation to the validity of the titles.

Nineteenth objection.

The land map to be kept in the register's office *cannot show all the changes on the tax map* as required by the bill for lot indexing.

The provision of the bill is that the said map shall conform to the changes "made as of and on or before the first day of September in each year" and "shall embrace all such changes in the tax maps made during the twelve months ending on the first day of June next preceding such first day of September." (*Section 2 of bill.*)

This is mechanically impossible and at any rate is of no value unless the date of every change also appears. No record can be made of such changes and their dates as would enable titles depending upon them and upon the notices to be filed, to be intelligently or safely examined.

Twentieth objection.

The presumption would arise that *even precautionary notices affected the titles of the lots against which they were indexed.*

This, if not a legal, would be a moral presumption, which would interfere seriously with the values of clear and unincumbered titles. Probably in many cases, judicial determinations, would be required to remove such presumptions, and titles could not be passed until such determinations were had. But, in any event, a law producing such results would be detrimental to the value of real estate in the city of New York or elsewhere, where it should be put in operation. If we are to adopt any improved form of land transfer, we wish by it to enhance the value of land and not to depreciate it.

Twenty-first objection.

The areas of single city lots are too small for a local index.

The only use of a local index being to limit the area of search, such area may be too small as well as too large. The majority of the commissioners seem to have entirely misapprehended the purpose of a local index. A single lot system is never necessary or desirable except under the guarantee system; and even then while indispensable, it is not desirable. Too small an area is a disadvantage; requiring too many instruments, too many entries and too much work in detail. Were not our city blocks bounded by streets and for that special reason excellent for the purpose, a larger area than a city block would be preferable. If, for instance, four of our present city blocks were comprised in a single block bounded by streets with a single block number, it would furnish a better local index than the block of the present size. The idea that single lots would be better areas for indexes than blocks is not worthy of consideration to those who properly understand the purpose of a local index. The ideal system is not that of a single lot area for the index, but of such an area as is suitable and convenient for the purpose intended.

Twenty-second objection.

For the proper working of the lot plan as proposed *the register must be a judicial officer.*

The following testimony of Mr. Joshua Williams upon that point, before the British commission above referred to, illustrates this objection:

“Q. I understand you to say that you would not correct the map itself? A. What I mean is this — here is a parcel of land number 200 and a man sells a quarter of it; all I would enter upon the register would be ‘part of 200’ — I would not make him specify what part, and I would not have the map altered so as to show the exact portion that he conveys, because if you once begin to alter the map, every day a deed is brought in to you conveying only a portion of one of the numbers, you will get a block; the fact is that then the office ceases to be ministerial; in my mind the great principle is this — let the office be ministerial purely and not judicial; if the office is to be judicial you must make it an efficient office; and you will never get an efficient judicial office, unless you have a very large number of thoroughly educated men employed.”

Twenty-third objection.

Before a system of lot indexing could be introduced into the city of New York, *at least 160,000 titles of lots would require to be examined* by a court to be constituted for the purpose. For it cannot be supposed that the State will guarantee titles without preliminary examinations, even were it otherwise desirable. Therefore, that method cannot be used here.

Many other objections to lot indexing can be stated, but the foregoing are sufficient. Not a single argument of any sort, worthy of consideration, can be or has been adduced in favor of the plan of single lot indexing in this State. It is intrinsically wholly and irremediably bad.

A correct decision upon this subject by the legislature is of the utmost importance to the people of this State, especially to the cities of New York and Brooklyn, and a mistake in the direction of lot indexing will be greatly detrimental to their future prosperity, and to the value of real estate in those cities.

V. THE PLAN OF BLOCK INDEXING AS PROPOSED BY THE UNDERSIGNED.

Reference to the report of the undersigned as one of the commissioners of land transfer, and to the bill prepared by him and introduced into the legislature the present session, entitled “*A act to establish the use of local indexes for public records relating to land in the city of New York,*” and especially to the forms of the local block indexes accompanying the bill, to which particular attention is called, will fully inform the legislature as to the mode of indexing proposed by him.

VI. ADVANTAGES OF THE PROPOSED PLAN OF BLOCK INDEXING.

1. No change is required by the plan, or is incorporated in the bill for block indexing, in the general laws of the State, except the single provision *to make the index a part of the record* whenever the local index is used.

2. Each city block being practically an island, by the use of the block as the area of the index, all the difficulties and dangers of the

lot plan, legal and otherwise, are wholly avoided; it is as if a sponge were wiped across the whole of the objections against the lot plan.

3. Block numbers are permanent for all time, while lot numbers are not.

4. The areas of the blocks are permanent while the lot areas are variable.

5. The entry of instruments relating to any particular parcel of land in chronological order assists in the convenient and safe use of the block indexes. Some inconvenience must attend the use of any index; but with a block index the inconvenience is reduced to a minimum.

6. The block indexes as proposed are of simple form, easily understood by registers, county clerks and the public, can be used in any city without confusion to the other records. They are inexpensive to make, convenient to use and conform to the ordinary methods of conveyancing in this State.

7. Block indexes will be absolutely safe for the purpose required, that is, of giving public notice of transactions; a mistake in indexing being impossible without the grossest carelessness on the part both of the register and the person offering the instrument for record.

8. Under the block plan only one entry is made on each transfer; under the lot plan several entries are made on each transfer. This great amount of indexing is entirely unnecessary.

9. The argument of simplicity is wholly in favor of the block plan. Even were the lot plan feasible, it would not be as convenient as the block plan. Moreover, under the block plan as proposed, dealers can, by entering the numbers of the lots on the index, secure all the advantages possible of a lot index.

10. If we desire to approach lot indexing, the use of block indexes in the manner suggested is the best way to accomplish it. To begin with a lot index is to begin at the wrong end.

11. If the block plan is adopted, all former deeds and mortgages can be reindexed on that plan; and we shall thus have a uniform system for all papers in the register's office both those previously and those hereafter recorded; but under the lot plan this is not possible.

12. In the city of New York, as before stated, are about 3,000 city blocks. At the rate of 15,000 deeds recorded each year, this would average five deeds to each block yearly. And with twenty entries on each page of the local index, a page would last for four years, and eight pages (the minimum number provided for by the bill) for thirty-two years. After that the lexicographical indexes will answer for all purposes of reference, and a short statute of limitations may also be passed in favor of all possessory titles on the index.

13. The block indexes will be few in number for the city of New York as compared with the lot indexes. Probably ten times as many indexes, of equal size, will be required on the lot as on the block plan, and the expense of repairing block indexes will be much less than lot indexes, and the maps showing the block numbers would also be inexpensive.

14. By the use of the block indexes, as proposed, liens are kept separate from the chain of title, and the lien indexes are so arranged as to provide for the ultimate filing of all liens on land in the city of New York in the register's office, which should be immediately done.

15. Both the index of transfers and the index of liens are understood at a glance and can be used by the registers and examined by the public intelligently.

16. A register or county clerk, in using the block indexes, remains purely a ministerial officer.

17. Lot indexing requires expensive and accurate surveys to be made by purchasers and mortgagees on each transfer, while the block plan does not require any survey.

18. The form of the local index of transfers provides for certificates of search, which is adopted from the Scotch plan, and this to prevent the continual researching of the records. The plan of having the searches inure to the benefit of subsequent owners is also copied from the Scotch law. Under the latter law the certificate of search is presumptive evidence of title.

19. The advocates of the lot plan claim that such plan does away with searching, but this is an error, for the searching of local lot indexes will become in a brief period more elaborate, difficult and expensive than the present method.

20. The statement which has been made that the various entries in the block indexes would be made in a confused manner, is not correct, as any one can see by inspecting them. The instruments are to be entered in the block index in the order in which they are recorded, and under the system proposed the deduction of the title to any parcel in the block for a century can be traced in a few moments. A mere inspection of the certificates of search will give the chain of title complete, as shown on the index.

21. Finally, all needed reforms in aid of the index can be grafted on a good system of block indexing, but on the lot system they cannot.

VII. OTHER REFORM BILLS PROPOSED BY THE COMMISSIONERS OF LAND TRANSFERS.

1. The bill for short forms should be passed at once. The undersigned is of the opinion that it would be better to retain the provision for the short forms for leases as it was in the bill as originally drawn by him; but the most material part of the bill is that relating to short forms of deeds and mortgages.

2. None of the other bills of the commissioners, in the opinion of the undersigned, should be considered until the method of indexing to be adopted be settled.

3. In the judgment of the undersigned the cause of land transfer reform will not be promoted by a continuance of the recent commission.

4. In the bill presented to the Legislature at its last session by the undersigned for block indexing in New York city, it was provided that the new indexes should be prepared under the direction of the mayor and corporation counsel. In the amended bill introduced this session, it is provided that two commissioners shall be appointed by the Governor who, together with the corporation counsel, shall form a board to see to the printing of the new indexes, and also to re-index the old records, that being deemed advisable; besides the term of office of the present mayor expires this fall. This board is also charged

with the duty of preparing for the action of the Legislature such further bills as may be thought desirable.

5. The local indexes prepared by the undersigned were copyrighted by him in order to prevent their unauthorized alteration and use. At the time of the introduction of his bill into the Legislature he delivered to the judiciary committee of the Assembly a license to the people of this State forever to use the indexes and all improvements thereof free of any charge or royalty, and he will consent to such alterations and amendments of them as the Legislature may choose to make.

VIII. FURTHER REFORMS ADVISED.

After the indexes for block indexing are put in operation and found to work satisfactorily, their use should be extended to Brooklyn, and such other cities of the State as may desire them. This should be followed by the careful consideration of such other reforms as are referred to in the report of the undersigned.

One of the first bills to be passed should be one requiring all specific liens on land in the city of New York to be filed in the register's office and indexed in the local index of liens, and the general lien of judgments should be abolished as has been already done in England.

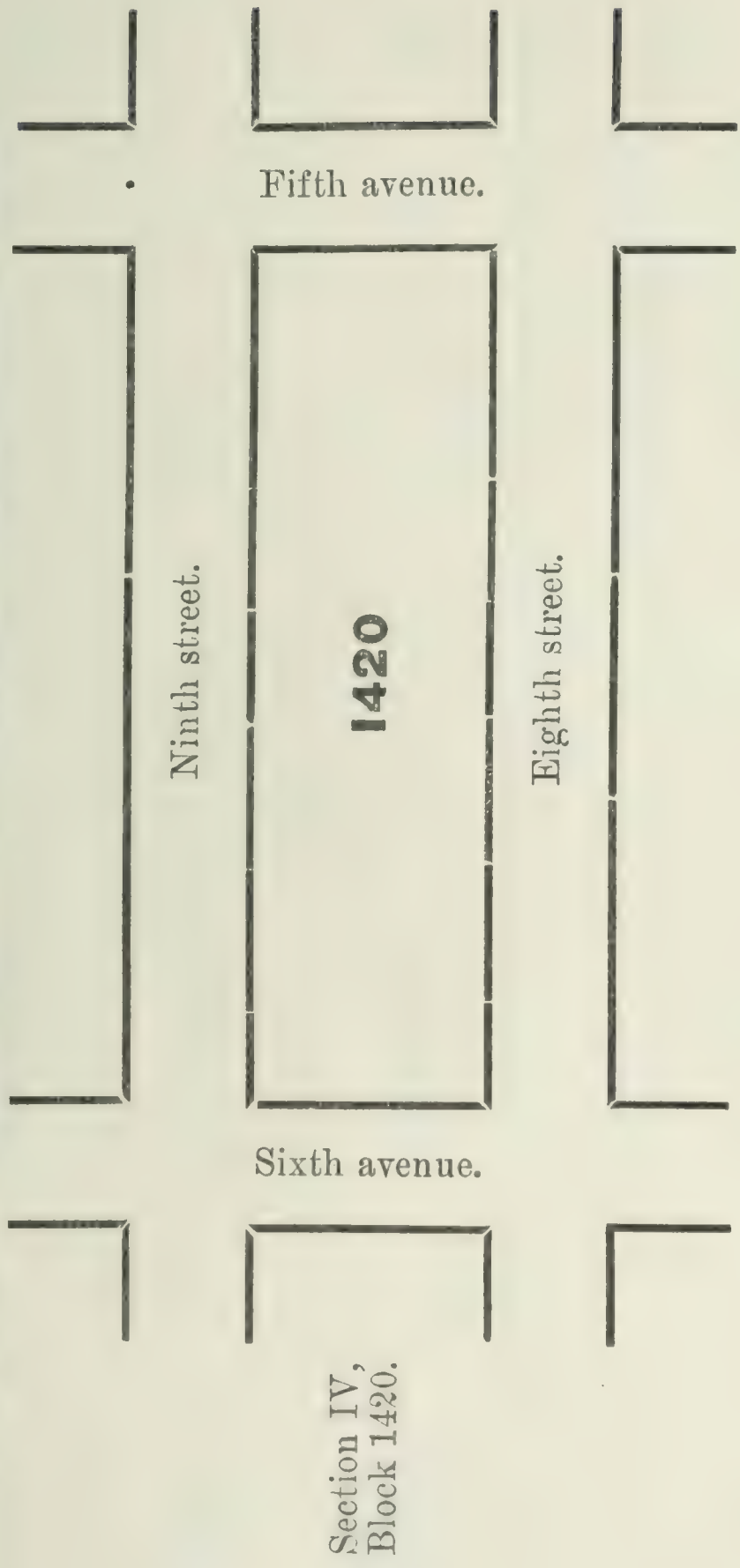
IX. BENEFICIAL EFFECT OF THE CONTEMPLATED REFORMS.

1. Greater safety to titles to land.
2. The avoidance of re-searching.
3. Less use than at present for the services of conveyancers and professional searchers in examining and passing titles.
4. The cheapness, certainty and quickness of transfers.
5. The capitalization of land and its enhanced value especially in the cities of the State.

Dated, NEW YORK, *February 4*, 1886.

DWIGHT H. OLMSTEAD.

SCHEDULE A.
Form of local block index for indexing transfers of land and certificates of search.



Section IV,
Block 1420.

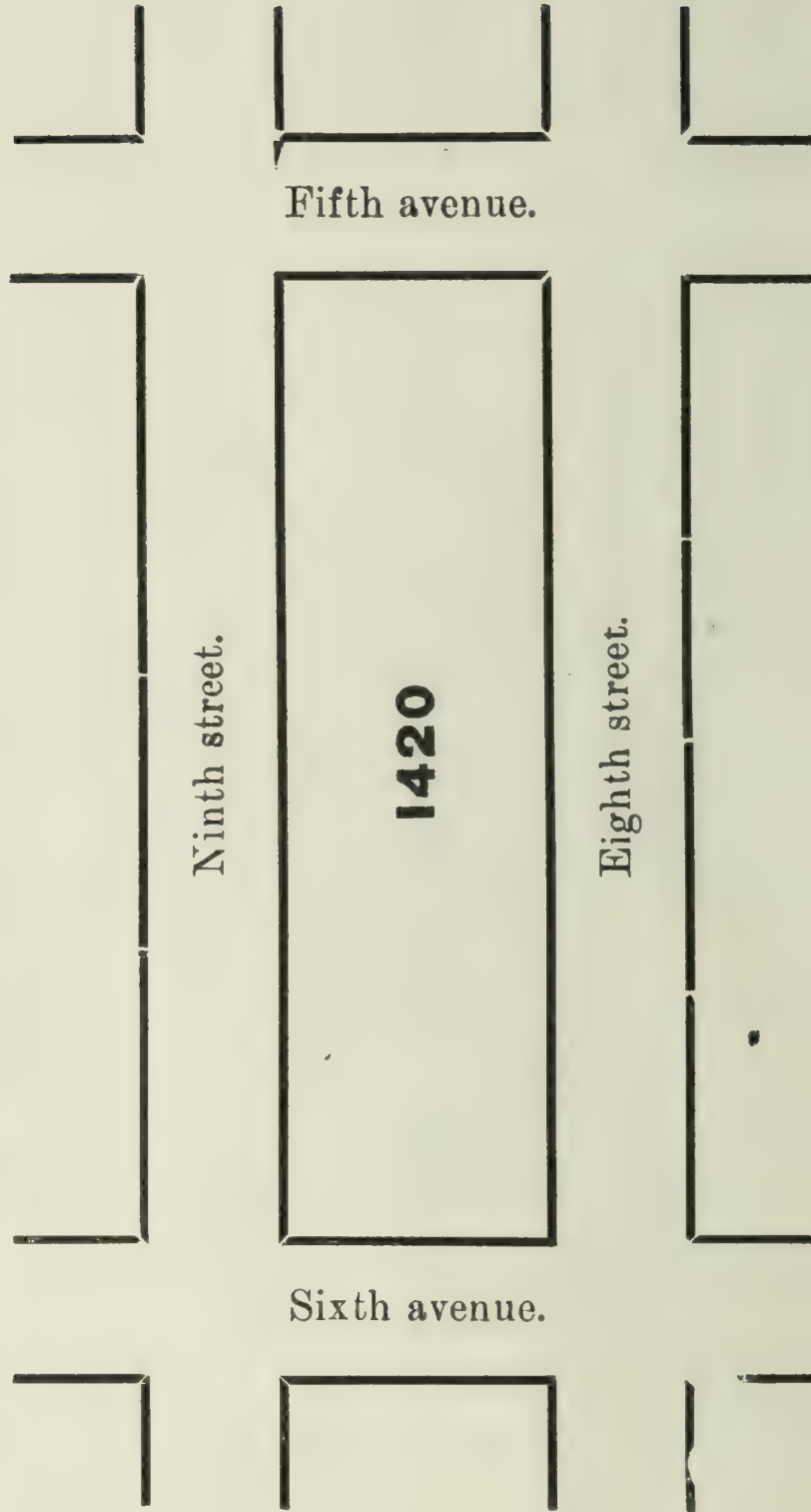
SCHEDULE A — (Continued).

Grantors.	Grantees.	Transfers.		Date of registration.	Ward or lot No.	Certificates of search.	
		Vol.	Fol.			Vol.	Fol.
John Doe.	Richard Roe.	1	4	1886, January 2.	3	2	6
Richard Roe, by Geo. Sharp, Sheriff.	William Black.	10	8	1886, March 1.	3		
James White.	Robert Moore.	21	9	1887, April 20.	10	16	62
William Black, by Joel Young, Executor.	John Young.	40	11	1890, September 19.	3		

Robert Moore, by Mary Moore, Heir.	Frank Hart.	77	3	1891, May 1.	10	84	34
Frank Hart.	Thomas Scott.	101	5	1892, November 1.	10	112	86
Henry Brown.	Ira Smith.	200	10	1892, November 5.	6	140	7
Ira Smith, by Charles Clute, Attorney.	Lewis Green.	220	8	1893, March 4.	6	145	3

SCHEDULE B.

Form of local block index for indexing liens on land and caveats.



Section IV.
Block 1420.

SCHEDULE B—(Continued).

Registered owners.	Caveators.	Nature of lien or claim.	Book.	Vol.	Fol.	When reg- istered.	Ward or lot No.	When dis- charged.	Discharges.	
									Vol.	Fol.
Richard Roe.	James Dunn.	Mort- gage.	Mort- gages.	4	3	1886, Jan. 6.	3	1887, March 2.	10	8
Rob't Moore.	Emil Smith.	Lease.	Leases.	20	4	1888, April 1.	10			
Wm. Black.	Amos Wright.	Attach- ment.	Caveats.	5	12	1889, Oct. 1.	3	1890, May 1.	14	1
Frank Hart.	Sam. Jones.	Notice of Action.	Caveats.	6	4	1891, June 2.	10			

SCHEDULE B — (Continued).

Registered owners.	Caveators.	Nature of lien or claim.	Book.	Vol.	Fol.	When reg- istered.	Ward or lot No.	When dis- charged.	Discharges.	
									Vol.	Fol.
Ira Smith.	Charles Clute.	Power of Attorney	Powers.	1	8	1892, Nov. 7.	6			
Ira Smith.	Henry Burke.	Execu- tion.	Caveats.	14	3	1893, Feb. 2.	6	1893, March 1.	18	9
Thos. Scott.	John Flint.	Mechan- ic's Lien.	Caveats.	15	2	1893, March 4.	10			

SCHEDULE C.

Form of Register's Certificate of Search.

Office of the register of the city and county of New York, State of New York, land section four, block one thousand four hundred and twenty, lot ten :

I hereby certify that I have, on the requisition of *Thomas Scott*, searched the local index of transfers of land, and also the local index of caveats in my office for all entries of instruments thereon since (*insert date*) affecting the following premises, to-wit:

(Insert description or diagram.)

Such search being against the names of the following persons, to-wit: *James White, Robert Moore, Frank Hart and Thomas Scott*, and that the underwritten are the only said entries on either of said indexes to the date of this certificate, except of such caveats on the local index of caveats as appear thereon to be satisfied.

On Local Index of Transfers.

James White to Robert Moore, book of transfers, volume twenty-one, folio nine, registered April twentieth, eighteen hundred and eighty-seven, lot number ten.

Robert Moore, by Mary Moore, heir, to Frank Hart, book of transfers, volume seventy-seven, folio three, registered May first, eighteen hundred and ninety-one, lot number ten.

Frank Hart to Thomas Scott, book of transfers, volume one hundred and one, folio five, registered November first, eighteen hundred and ninety-two, lot number ten.

On Local Index of Caveats.

Robert Moore ads. Emil Smith, lease, book of leases, volume twenty, folio four, registered April first, eighteen hundred and eighty-eight, lot number ten.

Frank Hart ads. Sam. Jones, notice of action of caveats, volume six, folio four, registered June second, eighteen hundred and ninety-one, lot number ten.

Thomas Scott ads. John Flint, mechanic's lien, book of caveats, volume fifteen, folio two, registered March fourth, eighteen hundred and ninety-three, lot number ten.

Witness my hand and seal of office this day of
in the year

[Official seal.]

Register of the City and County of New York.

STATE OF NEW YORK.

No. 64.

IN ASSEMBLY,

FEBRUARY 12, 1886.

LIST OF GENERAL ORDERS.

G. O.

141. Int. 85. An act relative to the ferry between Nutten Hook in the town of Stuyvesant, in the county of Columbia, and Cocksackie, in the county of Greene.
142. Int. 334. An act to amend chapter 40 of the Laws of 1848, entitled "An act to authorize the formation of corporations for manufacturing, mining, mechanical or chemical purposes," and the several acts amendatory thereof.
143. Int. 356. An act to reduce the rate of ferriage on the Weehawken ferry in the city of New York, and to regulate and establish the rate of ferriage therein for foot passengers. (Recommended to the Committee on Commerce and Navigation.)
144. Int. 265. An act to reduce the rates of ferriage on certain ferry routes between the cities of New York and Brooklyn and to establish rates of ferriage therein, and to regulate the running of said ferries. (Recommended to the Committee on Commerce and Navigation.)
145. Int. 342. An act to authorize further appropriations for the maintenance of the museum in the Central Park in the city of New York.
146. Int. 391. An act to reduce the burdens upon tax payers in the city of New York. (Recommended to the Committee on Affairs of Cities.)
147. Int. 395. An act to revise the charter of the city of Lockport. (Recommended to the Committee on Affairs of Cities.)
148. Int. 362. An act to fix the rate of fare for passengers to be charged or taken over the tracks of the Northern Adirondack Railroad Company and its extensions.

G. O.

149. Int. 377. An act supplemental to chapter 49 of the Laws of 1878, entitled "An act in relation to noxious weeds and brush in public highways."
150. Int. 34. An act to authorize the board of commissioners of police of Richmond county to regulate and prohibit the landing at certain points on the north shore of Staten Island, of passengers from excursion boats.
151. Int. 324. An act authorizing the trustees of the village of Union to regulate auction, hawking and peddling therein.
152. Int. 379. An act to amend an act entitled "An act to consolidate and amend the several acts relating to the village of Sherburne and to enlarge the powers of the corporation of said village. (Recommitted to the Committee on Affairs of Villages.)"
153. Int. 100. An act to better provide for the health and comfort of travelers in this State. (Recommitted to the Committee on Public Health.)
154. Int. 158. An act for the better protection of life and property. (Recommitted to the Committee on Public Health.)
155. Int. 304. An act to provide and encourage faithful and efficient service in the prevention of contagious diseases in the city of New York. (Recommitted to the Committee on Public Health.)
156. Int. 217. An act to prohibit the discharge or escape of sludge acid or refuse of gas works into or upon the waters of this State. (Recommitted to the Committee on Public Health.)
157. Int. 401. An act to prevent the manufacture and sale of adulterated ale and beer, and to preserve the public health. (Recommitted to the Committee on Public Health.)
158. Int. 14. (Senate.) An act to provide for labeling bottles, phials, boxes and packages from which the sulphate or other preparations of opium or morphine shall be sold or offered for sale.
159. Int. 408. An act to regulate the sale of intoxicating, distilled and fermented liquors in the State of New York. (Recommitted to the Committee on Excise.)
160. Int. 360. An act to amend section 2 of chapter 444 of the Laws of 1874, entitled "An act to create a board of excise in the several towns of this State. (Recommitted to the Committee on Excise.)"
161. Int. 370. An act appropriating moneys to pay for the completion of two buildings on grounds of the Binghamton Asylum for Chronic Insane, provided to be erected by chapter 525, Laws of 1885.

G. O.

162. Int. 103. An act to provide for a course of instruction in natural history and making an appropriation for the support thereof.
163. Int. 188. An act to further amend chapter 339, of the Laws of 1883, entitled "An act concerning pawnbrokers." (Recommended to the Committee on Affairs of Cities.)
164. Int. 228. An act to amend chapter 534 of the Laws of 1879, entitled "An act for the preservation of moose, wild deer, birds, fish and other game." (Recommended to the Committee on Game Laws.)
165. Int. 336. An act in relation to the assessment of real estate.
166. Int. 245. An act to give jurisdiction to the Board of Claims to hear, audit and determine the claim of James McLean against the State.
167. Int. 327. An act in relation to the taxation of property. (Recommended to the Committee on Ways and Means.)
168. Int. 361. An act conferring jurisdiction upon the Board of Claims to hear, audit and determine the claim of Andrew J. Train.
169. Int. 380. An act to increase the Literature Fund. (Recommended to the Committee on Ways and Means.)
170. Int. 274. An act to authorize the appointment of commissioners to locate an asylum for the chronic insane in Northern New York.
171. Int. 68. An act to amend section 1 of an act entitled "An act to exempt property, real and personal, of the Society of the New York Hospital from taxation, and to repeal section 4 of chapter 257 of the Laws of 1822, passed May 28, 1875."
172. Int. 19. (Senate.) An act to amend certain sections of chapter 342 of the Laws of 1883, entitled "An act to fix the place in which certain property shall be assessed and granting relief in cases of assessment in two places."
173. Int. 12. (Senate.) An act to tax stock corporations for the privilege of organization.

STATE OF NEW YORK.

No. 65.

IN ASSEMBLY,

FEBRUARY 11, 1886.

REPORT

OF THE SUPERINTENDENT OF PUBLIC WORKS ON TRADE
AND TONNAGE OF CANALS FOR THE YEAR 1885.

STATE OF NEW YORK:

OFFICE OF SUPERINTENDENT OF PUBLIC WORKS, }
ALBANY, *February 11, 1886.* }

To the Hon. JAMES W. HUSTED, *Speaker of the Assembly* :

SIR — As required by law I have the honor to present herewith to the Legislature the annual report of this department upon the trade and tonnage of the canals for the year 1885.

JAMES SHANAHAN,

Superintendent of Public Works.

[Assem. Doc. No. 65.]

REPORT.

To the Honorable the Legislature :

Pursuant to chapter 244, Laws of 1883, I herewith submit the annual report of trade and tonnage of the canals for the year 1885 :

The whole number of tons transported upon the canals of this State during the season of navigation was 4,731,784 tons, and was composed of the following described class of articles :

	Tons.
Product of the forest.....	1,595,632
Agriculture.....	1,108,711
Manufacture.....	194,714
Merchandise.....	220,237
Other articles.....	1,612,490
Total.....	4,731,784

The following statement shows the total tons transported upon the canals during the season and the total tons (of 2,000 pounds) of each article transported :

	Tons.
Boards and scantlings.....	1,364,149
Shingles.....	5,126
Timber.....	52,435
Staves.....	26,190
Wood.....	141,526
Ashes (leached).....	6,206
Pork.....	110
Cheese.....	219
Butter.....	10
Lard.....	23
Wool.....	12
Hides.....	435
Flour.....	6,869
Wheat.....	565,922
Rye.....	10,211
Corn.....	359,982
Corn meal.....	76
Barley.....	64,587
Barley malt.....	10,279
Oats.....	8,234
Bran and ship stuff.....	5,420
Peas and beans.....	2,100
Apples.....	7,757
Potatoes.....	21,753

	Tons.
Dried fruit	120
Cotton	57
Unmanufactured tobacco	14
Hemp	603
Clover and grass seed	49
Flax seed	43,866
Hops	3
Domestic spirits	35
Oil meal and cake	1,683
Leather	505
Furniture	85
Bar and pig lead	54
Pig iron	25,925
Bloom and bar iron	4,603
Castings and iron ware	551
Domestic cotton	1
Domestic salt	143,847
Foreign salt	17,425
Sugar	1,565
Molasses	4,661
Coffee	78
Nails, spikes and horse shoes	832
Iron and steel	37,894
Railroad iron	12,215
Flint, enamel, crockery and glass ware	850
All other merchandise	162,142
Stone, lime and clay	337,999
Gypsum	3,424
Rock and super phosphate	12,357
Anthracite coal	970,439
Bituminous coal	55,511
Petroleum	375
Iron ore	195,750
Sundries	36,635
Total	<u>4,731,784</u>

Of the total amount of freight shipped there were

Tons of through freight	2,687,312
Tons of way freight	2,044,472
Total	<u>4,731,784</u>

And the total amount of freight carried on the canal :

Tons went east	3,476,134
Tons went west	1,255,650
	<u>4,731,784</u>

During the season of 1884 the canals carried 5,009,488 tons which, being compared with the movement of last year, shows a loss in 1885 of 277,704 tons equal in amount to a loss of 5 54-100 per cent upon the movement of 1884.

During the year ending Sept. 30, 1885, the New York Central and Hudson River Railroad carried 10,733,499 tons and for the previous year that company carried 10,212,418 tons, showing a gain of 521,081 tons, equal in amount to 5 10-100 per cent gain upon the movement of 1884.

During the year ending September 30, 1885, the New York, Lake Erie and Western Railroad carried 10,253,489 tons of freight and for the previous year the same company transported 11,071,938 which shows a loss in 1885 of 818,449 tons, being equal to a loss of 7 39-100 per cent upon the movement of 1884.

During the year ending September 30, 1885, the New York, West Shore and Buffalo Railroad carried 1,825,176 tons of freight, and for the previous year that company carried 839,539 tons, being a gain in 1885 of 985,637 tons equal in amount to a gain of 117 per cent upon the business of 1884.

Of the total amount of freight moved by the New York Central and Hudson River Railroad, 7,572,812 tons was through freight, 3,160,687 tons was way freight, 10,733,499 total tons; and of the entire movement of freight 7,414,657 tons were shipped east, 3,318,842 tons were shipped west, 10,733,499 total; and was composed of the following described class of articles:

	Tons.
Flour	738,436
Grain	1,810,505
Meats and provisions	303,607
Live stock	446,593
Lumber	724,016
Bar and pig iron and steel	282,127
Iron and other ores	123,935
Coal and coke	2,384,424
Petroleum and other oils	246,329
All other manufactures	1,474,656
All other merchandise	1,465,187
All other agricultural products	690,525
All articles not included above	43,159
	<hr/>
	10,733 499
	<hr/>

Of the total tons carried by the New York, Lake Erie and Western Railroad, 2,661,803 tons were through freight, and 7,591,686 tons were way freight, total 10,253,489, and of this amount 6,401,238 tons went east and 3,852,251 tons went west; total 10,253,489, and was composed of the following described class of articles:

	Tons.
Flour and meal	342,709
Grain	678,729
Meats and provisions	178,550

	Tons.
Live stock	169,146
Lumber	362,159
Pig and bar iron and steel	207,819
Iron and other ores	101,798
Coal and coke	6,137,242
Petroleum and other oils	157,009
All other manufactures.....	324,455
All other merchandise.....	312,184
All other agricultural products	421,654
Articles not included above.....	860,035
Total.....	10,253,489

Of the total tons carried by the New York, West Shore and Buffalo Railroad during the year ending September 30, 1885, 897,358 tons was through freight and 927,818 tons was way freight, 1,825,176 total, of which 1,354,056 tons were shipped east, and 471,120 tons were shipped west; total 1,825,176 and was entirely composed of the following described class of articles:

	Tons.
Flour	168,734
Grain	366,481
Meats and provisions.....	129,792
Live stock	6,954
Lumber	163,887
Pig and bar iron and steel.....	26,736
Iron and other ores	10,213
Coal and coke.....	293,443
Petroleum and other oil	13,542
Manufactured goods received by rail	113,863
All other manufactures.....	215,141
All other merchandise	187,038
All other agricultural products	104,474
Articles not included above	24,878
Total	1,825,176

The following statement shows the total tons of each article shipped each week during the season of navigation. The total tons moved each week. The total tons of each article carried during the entire season, and the total tons of all articles carried during the season.

DAYS.	THE FOREST — PRODUCT OF WOOD.					
	Boards and scantlings.	Shingles.	Timber.	Staves.	Wood.	Ashes, leechesd
First to seventh .....	.....	.....	.....	.....	.....	.....
Eighth to fourteenth.....	16,798	2	824	.....	554	.....
Fifteenth to twenty-second.....	55,409	83	460	731	2,528	.....
Twenty-third to close.....	77,893	122	1,815	978	3,603	230
Total — May.....	150,100	207	3,099	1,709	6,685	230
First to seventh.....	53,979	34	954	873	3,217	.....
Eighth to fourteenth.....	58,911	280	1,283	1,382	3,380	.....
Fifteenth to twenty-second.....	57,950	97	1,732	2,297	5,292	.....
Twenty-third to close.....	68,569	180	2,357	1,475	3,654	480
Total — June	239,409	591	6,326	6,027	15,543	480
First to seventh	43,512	406	617	686	5,905	.....
Eighth to fourteenth.....	40,025	173	1,252	348	1,915	480
Fifteenth to twenty-second.....	54,785	259	1,574	363	3,018	716
Twenty-third to close	53,200	203	5,046	1,081	6,703	1,906
Total — July.....	191,522	1,041	8,489	2,478	17,541	3,102

Annual account of property cleared — (Continued).

DAYS.	THE FOREST — PRODUCT OF WOOD.					
	Boards and scantling.	Shingles.	Timber.	Staves.	Wood.	Ashes, leechesd
First to seventh	50,478	196	2,099	372	3,522	238
Eighth to fourteenth	38,035	51	3,431	1,438	3,318	954
Fifteenth to twenty-second	55,065	130	2,261	681	2,934	236
Twenty-third to close	59,758	87	2,412	1,228	4,091	.....
Total — August	203,336	464	10,203	3,719	13,865	1,428
First to seventh	47,406	361	2,123	1,940	2,268	.....
Eighth to fourteenth	49,034	239	1,340	957	1,957	234
Fifteenth to twenty-second	53,274	431	2,466	853	3,256	.....
Twenty-third to close	53,968	231	2,383	808	5,331	480
Total — September	203,682	1,262	8,312	4,558	12,812	714
First to seventh... ..	52,343	162	3,605	1,201	18,497	252
Eighth to fourteenth	43,340	78	436	305	3,735	.....
Fifteenth to twenty-second	55,782	225	1,224	191	4,735	.....
Twenty-third to close	55,245	103	3,923	1,743	7,414	.....
Total — October	206,710	568	9,188	3,440	34,381	252

First to seventh	46,437	10	938	923	2,148	.....
Eighth to fourteenth	57,548	149	235	203	3,660	.....
Fifteenth to twenty-second	44,682	497	2,583	583	7,927	.....
Twenty-third to close	20,295	337	1,219	674	4,973	.....
Total — November	168,962	993	4,975	2,383	18,708	.....
Agents	428	.....	1,843	1,876	21,991	.....
Total for the year	1,364,149	5,126	52,435	26,190	141,526	6,206

Annual account of property cleared — (Continued).

DAYS.	AGRICULTURAL.									
	PRODUCT OF ANIMALS.					VEGETABLE FOOD.				
	Pork.	Cheese.	Butter.	Lard, tallow and lard oil.	Wool.	Hides.	Flour.	Wheat.	Rye.	
First to seventh.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Eighth to fourteenth ...	.....	.....	.....	.....	.....	.....	75	12,973	.....	930
Fifteenth to twenty-second	1	.....	.....	.....	.....	.....	128	42,771	.....	2,360
Twenty-third to close.....	4	.....	.....	21	.....	22	57	34,018	.....
Total — May.....	5	.....	.....	21	.....	22	260	89,762	.....	3,290
First to seventh.....	6	.....	.....	1	.....	23	358	22,701	.....
Eighth to fourteenth	2	.....	.....	.....	.....	.....	44	16,341	.....
Fifteenth to twenty-second	6	.....	.....	.....	.....	.....	135	12,471	.....
Twenty-third to close.....	.....	12	.....	.....	.....	27	389	10,966	.....
Total — June.....	14	12	.....	1	.....	50	926	62,479	.....
First to seventh.....	1	.....	.....	.....	.....	38	60	13,308	.....
Eighth to fourteenth	1	.....	.....	.....	.....	21	92	8,768	.....
Fifteenth to twenty-second	3	.....	.....	.....	.....	36	147	10,824	.....	901
Twenty-third to close.....	.....	15	.....	.....	.....	.....	596	9,428	.....	225
Total — July	5	15	.....	.....	.....	95	895	42,328	.....	1,126

First to seventh.....	3	.....	.....	.....	.....	.....	22	41	21,108	.....
Eighth to fourteenth	4	.....	.....	.....	.....	.....	23	130	28,361	.....
Fifteenth to twenty-second .....	.....	.....	.....	.....	.....	.....	.....	71	38,528	459
Twenty-third to close.....	2	18	6	.....	12	.....	13	549	31,307	923
Total — August.....	9	18	6	.....	12	.....	58	791	119,304	1,382
First to seventh.....	4	.....	4	.....	.....	.....	.....	133	21,806	216
Eighth to fourteenth	14	.....	.....	.....	.....	.....	23	171	19,058	1,598
Fifteenth to twenty-second	6	2	.....	.....	.....	.....	.....	138	26,926	224
Twenty-third to close.....	6	20	.....	.....	.....	.....	39	781	25,149	237
Total — September ...	30	22	4	.....	.....	.....	62	1,223	92,939	2,275
First to seventh.....	4	.....	.....	.....	.....	.....	.....	177	15,901	.....
Eighth to fourteenth	1	2	.....	.....	.....	.....	43	183	16,520	929
Fifteenth to twenty-second	5	.....	.....	.....	.....	.....	.....	171	28,665	.....
Twenty-third to close.....	16	143	.....	.....	.....	.....	40	936	32,824	.....
Total — October.....	26	145	.....	.....	.....	.....	83	1,467	93,910	929
First to seventh.....	4	3	.....	.....	.....	.....	41	130	17,769	.....
Eighth to fourteenth	2	4	.....	.....	.....	.....	.....	86	20,212	710
Fifteenth to twenty-second	15	.....	.....	.....	.....	.....	.....	206	18,837	460
Twenty-third to close.....	.....	.....	.....	1	.....	.....	24	885	8,382	39
Total — November ...	21	7	.....	1	.....	.....	65	1,307	65,200	1,209
Total for the year	110	219	10	23	12	.....	435	6,869	565,922	10,211

Annual account of property cleared — (Continued).

DAYS.	AGRICULTURE — VEGETABLE FOOD.									
	Corn.	Corn meal.	Barley.	Barley malt.	Oats.	Bran and ship stuffs.	Peas and beans.	Apples.	Potatoes.	Dried fruit.
First to seventh.....	.....	....	.....	.....	.....	.....	.....	.....	.....	.....
Eighth to fourteenth.....	6,533	....	216	1,388	119	32	.....	.....	.....	.....
Fifteenth to twenty-second.	33,508	....	353	459	378	69	.....	.....	60	3
Twenty-third to close.....	10,615	....	934	217	72	67	240	..	9	.....
Total — May.....	50,656	....	1,503	2,064	569	168	240	.....	69	3
First to seventh.....	5,862	....	37	633	353	210	246	.....	.....	.....
Eighth to fourteenth.....	15,270	....	.....	371	480	71	9	.....	.....	.....
Fifteenth to twenty-second.	18,043	....	470	85	310	75	.....	.....	11	.....
Twenty-third to close.....	15,180	....	.....	255	89	268	.....	.....	.....	.....
Total — June.....	54,355	....	507	1,344	1,232	624	255	.....	11	.....
First to seventh.....	7,486	....	.....	284	4	34	.....	.....	.....	.....
Eighth to fourteenth.....	20,649	10	.....	281	32	204	.....	.....	.....	.....
Fifteenth to twenty-second.	18,476	....	.....	616	74	186	.....	.....	.....	.....
Twenty-third to close.....	21,671	....	39	197	521	460	481	.....	.....	24
Total — July.....	68,282	10	39	1,378	631	884	481	.....	.....	24

First to seventh.....	9,629	...	.....	690	1,902	46	.....	.....	45
Eighth to fourteenth.....	5,041	...	.....	289	708	97	.....	.....	13
Fifteenth to twenty-second.	25,011	...	.....	1,012	334	63	.....	.....	26
Twenty-third to close.....	13,665	...	.....	204	2	494	.....	.....	.....
Total — August.....	53,346	...	.....	2,195	2,946	700	.....	.....	84

First to seventh.....	17,708	...	.....	362	.....	81	.....	.....	.....
Eighth to fourteenth.....	19,720	5	.....	341	95	85	.....	.....	.....
Fifteenth to twenty-second.	15,926	8	.....	580	1,511	64	.....	.....	.....
Twenty-third to close.....	8,932	...	1,603	477	.....	228	.....	.....	.....
Total — September....	62,286	13	1,603	1,760	1,606	458	.....	.....	.....

First to seventh.....	4,650	2	2,042	268	210	92	120	1	.....
Eighth to fourteenth.....	7,428	...	5,624	.....	72	85	32	.....	.....
Fifteenth to twenty-second.	7,930	...	8,377	180	157	54	43	.....	9
Twenty-third to close.....	14,660	1	11,719	170	176	671	139	395	.....
Total — October.....	34,668	3	27,762	618	615	902	334	396	9

First to seventh.....	15,255	...	7,357	.....	203	52	910	469	.....
Eighth to fourteenth.....	14,416	...	8,452	204	62	362	3,608	4,650	.....
Fifteenth to twenty-second.	6,203	18	10,599	716	282	314	2,286	9,798	.....
Twenty-third to close.....	515	32	6,765	.....	88	956	619	6,360	.....
Total — November....	36,389	50	33,173	920	635	1,684	7,423	21,277	.....
Total for the year.....	359,922	76	64,587	10,279	8,234	5,420	7,757	21,753	120

Annual account of property cleared — (Continued).

DAYS.	ALL OTHER AGRICULTURAL PRODUCTS.								
	Cotton.	Unmanu- factured tobacco.	Hemp.	Clover and grass seed.	Flax seed	Hops.	Domestic spirits.	Oil meal and cake	Leather.
First to seventh.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Eighth to fourteenth.....	.....	.....	172	.....	353	.....	24	204	45
Fifteenth to twenty-second.....	.....	14	.....	35	.....	.....	.....	.....	.....
Twenty-third to close.....	40	.....	.....	.....	.....	.....	.....	.....	40
Total — May.....	40	14	172	35	353	.....	24	204	85
First to seventh.....	.....	.....	.....	.....	25	.....	11	83	.....
Eighth to fourteenth.....	.....	.....	.....	.....	.....	.....	.....	86	40
Fifteenth to twenty-second.....	17	.....	.....	.....	176	.....	.....	.....	40
Twenty-third to close.....	.....	.....	.....	.....	300	.....	.....	.....	.....
Total — June.....	17	.....	.....	.....	501	.....	11	169	80
First to seventh.....	.....	.....	.....	.....	18	.....	.....	21	.....
Eighth to fourteenth.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Fifteenth to twenty-second.....	.....	.....	.....	13	2	.....	.....	72	42
Twenty-third to close.....	.....	.....	.....	.....	.....	.....	.....	145	36
Total — July.....	.....	.....	.....	13	20	.....	.....	238	78
First to seventh.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Eighth to fourteenth.....	.....	.....	.....	.....	.....	.....	.....	174	38

[illegible]

Annual account of property cleared — (Continued).

DAYS.	MANUFACTURES.							
	Furniture.	Bar and pig lead.	Pig iron.	Bloom and bar iron.	Castings & iron ware.	Domestic cottons.	Domestic salt.	Foreign salt.
First to seventh.....	.....	.....	.....	.....	.....	.....	.....	.....
Eighth to fourteenth.....	4	4	1,788	719	132	.....	3,304	1,926
Fifteenth to twenty-second.....	4	.....	998	3	96	.....	1,690	1,481
Twenty-third to close.....	.....	.....	448	472	.....	1	9,129	199
Total — May	8	4	3,234	1,194	228	1	14,123	3,606
First to seventh.....	4	.....	2,148	162	.....	.....	4,217	229
Eighth to fourteenth.....	.....	.....	224	.....	16	.....	4,189	325
Fifteenth to twenty-second.....	.....	.....	627	112	5	.....	2,658	427
Twenty-third to close.....	4	.....	298	.....	81	.....	6,059	11
Total — June.....	8	.....	3,297	274	102	.....	17,123	992
First to seventh.....	.....	.....	974	.....	.....	.....	3,754	550
Eighth to fourteenth.....	.....	.....	189	.....	43	.....	5,626	262
Fifteenth to twenty-second.....	7	.....	1,148	269	43	.....	1,200	734
Twenty-third to close.....	2	.....	523	.....	7	.....	11,975	1,301
Total — July	9	.....	2,834	269	93	.....	22,555	2,847

First to seventh.....	.....	.....	982	.....	20	.....	3,059	926
Eighth to fourteenth.....	7	.....	523	168	2	.....	1,712	558
Fifteenth to twenty-second.....	2	.....	799	112	.....	.....	2,590	1,348
Twenty-third to close.....	.....	50	1,433	31	31	.....	9,316	812
Total — August.....	9	50	3,737	311	53	.....	16,677	3,644
First to seventh.....	2	.....	643	244	3	.....	5,471	991
Eighth to fourteenth.....	.....	.....	1,049	35	10	.....	3,350	883
Fifteenth to twenty-second.....	3	.....	793	112	.....	.....	2,735	189
Twenty-third to close.....	22	.....	544	540	2	.....	7,997	28
Total -- September.....	27	.....	3,029	931	15	.....	19,553	2,091

[Assem. Doc. No. 65.]

First to seventh.....	1	.....	431	85	.....	.....	2,259	1,019
Eighth to fourteenth.....	5	.....	952	1	.....	.....	2,099	1,167
Fifteenth to twenty-second.....	13	.....	1,421	308	.....	.....	2,438	854
Twenty-third to close.....	1	.....	839	395	50	.....	22,438	490
Total — October.....	20	.....	3,643	789	50	.....	29,234	3,530
First to seventh.....	.....	.....	1,471	116	.....	.....	460	624
Eighth to fourteenth.....	.....	.....	2,218	409	.....	.....	1,388	91
Fifteenth to twenty-second.....	4	.....	2,040	305	.....	.....	3,603	.....
Twenty-third to close.....	.....	.....	432	5	10	.....	19,131	.....
Total — November.....	4	.....	6,151	835	10	.....	24,582	715
Total for the year.....	85	54	25,925	4,603	551	1	143,847	17,425

Annual Account of property cleared — (Continued).

DAYS.	MERCHANDISE.						
	Sugar.	Molasses.	Coffee.	Nails, spikes & horse shoes.	Iron and steel.	Railroad iron	Flint enamel, crockery and glass-ware.
First to seventh.....	.....	.....	.....	.....	.....	.....	.....
Eighth to fourteenth.....	1	.....	5	214	3,685	225	.....
Fifteenth to twenty-second.....	11	2	.....	23	1,568	140	115
Twenty-third to close.....	11	.....	.....	75	1,866	123	90
Total — May.....	23	2	5	312	7,119	488	205
First to seventh.....	5	.....	.....	30	1,762	148	31
Eighth to fourteenth.....	4	.....	.....	.....	1,172	164	.....
Fifteenth to twenty-second.....	146	220	.....	23	1,194	521	58
Twenty-third to close.....	103	1	.....	1	1,594	.....	125
Total — June.....	258	221	.....	54	5,722	833	214
First to seventh.....	229	48	.....	.....	858	386	35
Eighth to fourteenth.....	114	152	.....	113	1,068	951	8
Fifteenth to twenty-second.....	38	.....	.....	20	914	1,043	49
Twenty-third to close.....	43	61	.....	.....	1,814	1,154	99
Total — July.....	424	261	.....	133	4,654	3,534	191

First to seventh.....	4	112	.....	1	1,886	.....	3
Eighth to fourteenth.....	6	109	.....	8	1,237	532	5
Fifteenth to twenty-second.....	1	3	.....	1	926	748	31
Twenty-third to close.....	441	337	.....	1	1,080	810	.....
Total — August.....	452	561	.....	11	5,129	2,090	39
First to seventh.....	140	254	5	11	1,729	399	7
Eighth to fourteenth.....	6	257	.....	10	854	627	6
Fifteenth to twenty-second.....	8	526	2	.....	1,027	988	45
Twenty-third to close.....	10	242	.....	.....	788	520	91
Total — September.....	164	1,279	7	21	4,398	2,534	149
First to seventh.....	14	515	.....	1	1,367	377	2
Eighth to fourteenth.....	13	302	.....	13	1,747	534	.....
Fifteenth to twenty-second.....	165	201	24	.....	489	516	2
Twenty-third to close.....	24	457	.....	121	2,833	185	2
Total — October.....	216	1,475	24	135	6,436	1,612	6
First to seventh.....	2	543	42	.....	1,175	.....	38
Eighth to fourteenth.....	6	242	.....	28	2,599	154	5
Fifteenth to twenty-second.....	10	74	.....	136	661	417	3
Twenty-third to close.....	10	3	.....	2	1	553	.....
Total — November.....	28	862	42	166	4,436	1,124	46
Total for the year	1,565	4,661	78	832	37,894	12,215	850

Annual Account of property cleared — (Continued).

DAYS.	MERCHAN- DISE.	OTHER ARTICLES.				
		Phosphate.	Stone, lime and clay.	Gypsum.	MINERAL COAL.	
					Anthracite.	Bituminous.
	‡ All other merchandise.					
Eighth to fourteenth.....	6,965	.....	11,261	.....	13,162	704
Fifteenth to twenty-second	5,837	391	11,047	.....	31,441	2,808
Twentieth-third to close.....	8,092	.....	15,254	.....	28,959	2,938
Total — May	20,894	391	37,562	.....	73,562	6,450
First to seventh	4,991	711	14,557	625	34,684	958
Eighth to fourteenth.....	7,631	112	13,326	.....	26,240	2,208
Fifteenth to twenty-second	7,318	224	13,135	.....	36,113	2,451
Twenty-third to close	9,560	526	16,434	.....	47,485	1,653
Total — June	29,500	1,573	57,452	625	144,522	7,270
First to seventh	5,381	968	11,057	.....	23,344	1,110
Eighth to fourteenth.....	5,017	655	7,494	.....	24,850	3,018
Fifteenth to twenty-second.....	4,931	643	11,571	245	24,227	2,497
Twenty-third to close	7,421	825	14,470	150	53,137	2,860
Total — July.....	22,750	3,091	44,592	395	125,558	9,485
First to seventh	4,479	403	10,292	285	27,973	1,368
Eighth to fourteenth.....	2,520	1,146	8,610	288	25,976	2,124

Fifteenth to twenty-second	2,971	910	11,672	.....	25,676	2,002
Twenty-third to close	5,432	232	11,547	.....	48,674	3,028
Total — August	15,402	2,691	42,121	573	128,299	8,522
First to seventh	4,671	84	11,562	140	36,748	1,054
Eighth to fourteenth	5,385	.....	12,385	535	26,197	2,041
Fifteenth to twenty second	4,907	550	10,867	.....	34,901	2,248
Twenty-third to close	7,214	266	14,643	333	56,528	5,240
Total — September	22,177	900	49,457	1,008	154,374	10,583
First to seventh	6,862	532	12,243	113	29,426	1,988
Eighth to fourteenth	7,068	499	12,521	132	28,143	2,298
Fifteenth to twenty-second	7,288	224	11,373	.....	36,026	2,355
Twenty-third to close	8,522	1,218	18,763	221	56,921	2,325
Total — October	29,740	2,473	54,900	466	150,516	8,966
First to seventh	6,736	325	12,119	.....	30,544	419
Eighth to fourteenth	4,215	913	11,558	.....	24,469	996
Fifteenth to twenty-second	4,257	.....	11,716	127	23,694	1,543
Twenty-third to close	4,853	.....	12,242	230	54,456	1,135
Total — November	20,061	1,238	47,635	357	133,163	4,093
Agents	1,618	.....	4,280	.....	60,445	142
Total for the year	162,142	12,357	337,999	3,424	970,439	55,511

Annual Account of property cleared — (Continued).

DAYS.	OTHER ARTICLES.			Total tons.	Total miles.
	Petroleum.	Iron ore.	Sundries.		
Eight to fourteenth.....	1	3,283	1,053	89,693	112,649
Fifteenth to twenty-second	4	5,227	682	203,190	225,181
Twentieth-third to close	20	5,257	757	204,401	210,603
Total — May.....	25	13,767	2,492	497,284	548,433
First to seventh	2	7,557	1,036	163,463	164,931
Eight to fourteenth.....	1	6,400	706	160,668	167,933
Fifteenth to twenty-second	18	8,679	788	173,924	172,424
Twenty-third to close	2	4,816	718	193,673	169,056
Total — June	23	27,451	3,248	691,728	674,344
First to seventh	25	6,137	1,412	128,648	128,217
Eight to fourteenth.....	.....	5,659	487	129,957	136,453
Fifteenth to twenty-second	16	7,316	510	149,528	145,967
Twenty-third to close	2	8,770	3,060	209,651	175,302
Total — July.	43	27,882	5,469	617,784	585,939
First to seventh .....	.....	8,916	1,237	152,337	146,684
Eight to fourteenth.....	.....	6,557	598	134,936	144,844
Fifteenth to twenty-second	8	9,347	1,021	187,017	210,282

Twenty-third to close	9	5,835	3,943	208,856	201,249
Total — August	17	30,655	6,799	683,146	703,059
First to seventh	3	6,664	2,088	167,816	168,964
Eighth to fourteenth	2	7,578	761	158,379	174,752
Fifteenth to twenty-second	11	8,969	559	176,220	191,542
Twenty-third to close	5	8,247	2,206	208,272	176,138
Total — September	21	31,458	5,614	710,687	711,396
First to seventh	9	11,783	1,213	171,497	159,506
Eighth to fourteenth	16	9,477	2,925	153,068	159,951
Fifteenth to twenty-second	7	9,994	859	187,049	194,945
Twenty-third to close	98	9,632	2,535	267,272	217,652
Total — October	130	40,286	7,532	778,886	732,054
First to seventh	2	6,694	593	161,400	186,137
Eighth to fourteenth	7	6,404	1,160	176,107	170,972
Fifteenth to twenty-second	5	8,328	303	168,833	127,867
Twenty-third to close	102	2,734	3,042	152,680	44,776
Total — November	116	24,250	5,088	659,028	529,752
Agents .....	.....	.....	393	93,241	4,506
Total for the year	375	195,750	35,635	4,731,784	4,489,483

STATEMENT showing the total tons of each article of way freight going east and the total tons of all articles going east, and the total tons of way freight at each office going east during the season of 1885.

OFFICES.	Boats. No. of miles cleared.	THE FOREST.					AGRICULTURE.			
		PRODUCE OF WOOD.					PRODUCTS OF ANIMALS.			
		Boards and scantling.	Shingles.	Timber.	Staves.	Wood.	Cheese.	Butter.	Wool.	Hides.
Albany.....	.....	.....	.....	.....	.....	..	....	....	....	.....
West Troy.....	14,587	17,790	.....	108	.....	6,012	....	....	....	.....
Syracuse.....	120,262	4,664	10	1,531	1,762	12,654	203	6	12	.....
Rochester.....	30,097	2,374	6	770	552	806	....	....	....	.....
Tonawanda.....	53,704	71,529	3,105	14,675	200	.....	....	....	....	.....
Buffalo.....	.....	20,954	1,040	.....	12,088	.....	....	....	....	.....
Waterford.....	96,517	235,052	.....	260	.....	24,236	....	....	....	.....
Whitehall.....	2,433	1,788	12	11,977	1,792	39,141	....	....	....	.....
Oswego.....	13,806	31,222	.....	146	438	2,794	....	....	....	.....
Geneva.....	16,772	7,717	.....	.....	.....	.....	..	....	....	.....
Boonville.....	26,900	24,882	3	1,980	.....	14,605	9	....	....	38
Total.....	.....	417,972	4,176	31,447	16,832	100,248	212	6	12	38

Statement showing the total tons of each article of way freight going east — (Continued).

AGRICULTURE.												
OFFICES.	VEGETABLE FOOD.											
	Flour.	Wheat.	Rye.	Corn.	Corn meal.	Barley.	Barley malt.	Oats.	Bran and ship stuffs.	Peas and beans.	Apples.	Potatoes.
Albany . . .	.....	.....	.....	.....	..	.....	.....	.....	.....	....	.....	.....
West Troy.	91	90	.....	459	..	.....	3,067	2	4	....	184	579
Syracuse . .	5,266	5,628	.....	81	2	4,374	2,095	1,244	3,731	....	1,230	1,277
Rochester .	10	3,256	.....	.....	..	6,295	408	.....	64	9	3,695	234
Tonawanda	.....	.....	.....	.....	..	.....	.....	.....	.....	....	16	.....
Buffalo . . .	323	52,797	683	51,747	..	2,127	323	375	666	....	.....	.....
Waterford.	.....	.....	130	.....	..	.....	.....	.....	25	....	67	11,975
Whitehall.	.....	.....	.....	.....	..	.....	.....	.....	.....	....	.....	.....
Oswego . . .	486	3,431	.....	22	..	3,756	.....	.....	369	....	.....	.....
Geneva . . .	.....	1,167	.....	.....	..	710	85	..	.....	....	120	.....
Boonville .	.....	.....	.....	.....	..	.....	.....	.....	.....	....	.....	3
Total...	6,176	66,369	813	52,309	2	17,262	5,978	1,621	4,859	9	5,312	14,068

Statement showing the total tons of each article of way freight going east—(Continued).

OFFICES.	AGRICULTURE.		MANUFACTURES.							MERCHANDISE.	
	ALL OTHER AGRICULTURAL PRODUCTS.		Oil meal and cake.	Leather.	Furniture.	Pig iron.	Bloom and bar iron.	Castings and iron ware.	Domestic salt.	Nails, spikes and horse-shoes.	Iron and steel.
	Unmanufactured tobacco.	Flax seed.									
Albany
West Troy	44	1,367	...	5	...	51	43	.....	637	.....
Syracuse	14	...	.....	...	6	125	...	50	112,459	1	11
Rochester	2
Tonawanda
Buffalo
Waterford	143	...	...	...	.....	.....	.....
Whitehall	112	...	3	.....	.....	.....
Oswego
Geneva
Boonville	464	1	...	...	...	.....	.....	.....
Total	14	44	1,367	464	155	237	51	96	112,459	638	13

Statement showing the total tons of each article of way freight going east — (Continued).

OFFICES.	MERCHANDISE.		OTHER ARTICLES.							Total tons.
	Flint, enamel, crockery and glassware.	All other merchandise.	Stone, lime and clay.	Gypsum.	Rock and super-phosphates.	Anthracite coal.	Bituminous coal.	Petroleum.	Sundries.	
Albany .....	.....	.....	.....	....	....	.....	.....	....	.....	.....
West Troy	65	36,188	43,080	....	785	.....	.....	....	.....	110,651
Syracuse	378	3,769	15,314	602	1	.....	5,065	35	.....	356,548
Rochester	9	3,058	22,020	....	.....	161,252	462	....	11,696	44,407
Tonawanda	28	.....	2,475	....	.....	377	.....	....	.....	92,635
Buffalo .....	.....	.....	1,553	....	.....	.....	18,496	7	607	163,863
Waterford .....	.....	3,756	39,279	....	.....	.....	.....	....	684	314,923
Whitehall .....	.....	.....	503	....	.....	.....	.....	....	.....	55,388
Oswego .....	.....	145	130	....	.....	.....	.....	....	60	49,640
Geneva .....	.....	.....	1,600	....	.....	6,639	.....	....	62	43,845
Boonville .....	.....	.....	100	....	.....	26,709	5,365	....	372	43,275
						.....	.....	....	1,190	
Total	480	46,916	82,974	602	786	194,977	29,388	42	14,671	1,275,175

STATEMENT showing the total tons of each article of way freight going west and the total tons of ail articles going west and the total tons at each office going west during the season of 1885.

OFFICES.	THE FOREST.						AGRICULTURE.			
	Boats. No. of miles cleared.	PRODUCT OF WOOD.					PRODUCT OF ANIMALS.			
		Boards and scantling.	Shingles	Timber.	Staves.	Wood.	Pork.	Cheese.	Lard, tallow and lard oil.	Hides.
Albany	47,723	4,433	5	.....	.....	48	14	....	3	....
West Troy	74,675	4,677	....	973	23	1,226	....	....	....	....
Syracuse	113,085	1,283	19	67	1,123	8,044	5	8	....	....
Rochester	59,794	6	2	.....	1,593	4,132	....	....	....	....
Tonawanda	23,494	635	63	1,918	.....	392	....	....	....	....
Buffalo .....	.....	.....	....	.....	.....	.....	....	....	....	....
Waterford	3,734	.....	....	.....	.....	.....	....	....	....	....
Whitehall .....	.....	.....	....	.....	.....	.....	....	....	....	....
Oswego .....	.....	.....	....	.....	.....	.....	....	....	....	....
Geneva	11,509	2,453	....	.....	.....	.....	....	....	....	....
Boonville	28,546	65	5	.....	.....	.....	92	....	....	397
Total.....	362,560	13,552	94	2,958	2,739	13,842	111	8	3	397

Statement showing the total tons of each article of way freight going west — (Continued).

OFFICES.	AGRICULTURE — VEGETABLE FOOD.									
	Flour.	Wheat.	Corn.	Corn meal.	Barley.	Barley malt.	Oats.	Bran and ship stuffs.	Apples.	Potatoes
Albany.....	466	.....	1,181	....	99	....	642	423	2	.....
West Troy.....	80	.....	340	32	247	....	641	22	26	.....
Syracuse.....	18	7,353	520	....	387	....	5	13	.....	1
Rochester.....	....	408	.....	....	74	....	....	....	480	.....
Tonawanda.....	....	420	252	....	....	....	....	....	1,030	.....
Buffalo.....	....	.....	.....	....	....	....	....	....	.....	.....
Waterford.....	....	.....	.....	....	144	....	256	....	.....	.....
Whitehall.....	....	.....	.....	....	....	....	....	....	.....	.....
Oswego.....	....	.....	.....	....	....	....	....	....	.....	.....
Geneva.....	....	.....	.....	....	229	765	....	....	.....	.....
Boonville.....	82	.....	589	41	.....	....	40	95	66	.....
Total.....	646	8,181	2,882	73	1,180	765	1,584	553	1,604	1

Statement showing the total tons of each article of way freight going west — (Continued).

OFFICES.	ALL OTHER AGRICULTURAL PRODUCTS.			MANUFACTURES.						
	Cotton.	Clover and grass seed.	Flax seed.	Oil meal and cake.	Leather.	Furniture.	Pig iron.	Bloom and bar iron.	Castings & iron ware.	Domestic cottons.
Albany	5	1,712	.....	.....	.....
West Troy	57	1	829	1	.....	5	4,988	131	58	.....
Syracuse	3	.....	.....	37	.. ..	.....	3	1
Rochester	2	.....
Tonawanda	234	.....	.....	.....	.....	.....	.....	.....
Buffalo
Waterford
Whitehall
Oswego
Geneva
Boonville	40	10	.....	4	.....	.....
Total.....	57	1	1,066	1	40	57	6,700	135	63	1

Statement showing the total tons of each article of way freight going west — (Continued).

OFFICES.	MANUFACTURES.		MERCHANDISE.						
	Domestic salt.	Foreign salt.	Sugar.	Molasses.	Nails, spikes and horse shoes.	Iron and steel.	Railroad iron.	Flint, enamel, crockery and glassware.	All other merchandise.
Albany.....	51	256	102	33	4	661	622	.....	3,016
West Troy.....	.....	268	31	1	23	2,601	340	10	5,772
Syracuse.....	27,182	.....	.....	.....	10	5	.....	76	7,663
Rochester.....	1,620	.....	.....	.....	.....	.....	.....	166	4,797
Tonawanda.....	.....	.....	.....	.....	.....	35	.....	75	.....
Buffalo.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Waterford.....	.....	.....	.....	.....	.....	5	.....	.....	2,372
Whitehall.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Oswego.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Geneva.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Boonville.....	99	.....	90	.....	30	.....	.....	.....	493
Total.....	28,952	524	223	34	67	3,307	962	327	24,113

Statement showing the total tons of each article of way freight going west — (Continued).

OFFICES.	OTHER ARTICLES.								Total tons.
	Stone, lime and clay.	Gypsum.	Rock & super-phosphates.	Anthracite coal.	Bituminous coal.	Petroleum	Iron ore.	Sundries.	
Albany.....	7,333	.....	2,565	52,587	.....	...	...	24	76,287
West Troy.....	21,006	.....	2,996	134,645	2,464	23	566	44	185,147
Syracuse	12,811	2,821	15	84,268	7,042	156	....	5,210	166,149
Rochester.....	6,275	.....	.....	82,698	116	.....	....	27	102,396
Tonawanda.....	90,721	.....	.....	1,003	.....	...	....	7,083	103,861
Buffalo.....	.....	.....	.....	.....	.....	.....	....	.....	.....
Waterford	991	.....	.....	16,050	532	.....	....	.....	20,350
Whitehall .....	.....	.....	.....	.....	.....	.....	....	.....	.....
Oswego .....	.....	.....	.....	.....	.....	.....	....	.....	.....
Geneva.....	.....	.....	.....	16,833	.....	.....	....	.....	20,280
Boonville.....	746	.....	.....	1,127	28	.....	....	190	4,329
Total	139,883	2,821	5,576	389,211	10,182	179	566	12,578	678,799

Total tons of way freight shipped during season of 1885, going east and west.

OFFICES		THE FOREST — PRODUCT OF WOOD.				
	Boats. (No. of miles cleared.	Boards and scantlings.	Shingles.	Timber.	Staves.	Wood.
Albany	47,723	4,433	5	.....	.....	48
West Troy	91,262	22,467	.....	1,081	23	7,238
Syracuse	233,347	5,947	29	1,598	2,885	20,698
Rochester	89,891	2,380	8	770	2,145	4,938
Tonawanda	77,198	72,164	3,167	16,594	200	392
Buffalo . . . . .	.....	20,954	1,040	.....	12,088	.....
Waterford	100,151	235,052	.....	260	.....	24,236
Whitehall	2,433	1,788	12	11,978	1,792	39,141
Oswego	13,806	31,222	146	.....	438	2,794
Geneva	28,281	10,170	.....	.....	.....	.....
Boonville	55,447	24,947	8	1,980	.....	14,605
Total		431,524	4,415	34,261	19,571	114,090

Total tons of way freight shipped during the season of 1885, going east and west — (Continued).

OFFICES.	AGRICULTURE.										
	PRODUCT OF ANIMALS.						VEGETABLE FOOD.				
	Pork.	Cheese	Butter.	Lard, tallow and lard oil.	Wool.	Hides.	Flour.	Wheat.	Rye.	Corn.	Corn meal.
Albany	14	.....	.....	3	.....	.....	466	.....	.....	1,181	.....
West Troy .....	.....	.....	.....	.....	.....	.....	171	90	.....	799	32
Syracuse	5	211	6	.....	12	.....	5,284	12,981	.....	601	2
Rochester .....	.....	.....	.....	.....	.....	.....	10	3,664	.....	.....	.....
Tonawanda .....	.....	.....	.....	.....	.....	.....	.....	420	.....	.....	.....
Buffalo .....	.....	.....	.....	.....	.....	.....	323	52,797	683	51,747	.....
Waterford .....	.....	.....	.....	.....	.....	.....	.....	.....	130	.....	.....
Whitehall .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Oswego .....	.....	.....	.....	.....	.....	.....	486	3,431	.....	22	.....
Geneva .....	.....	.....	.....	.....	.....	.....	.....	1,167	.....	.....	.....
Boonville	92	9	.....	.....	.....	435	82	.....	.....	589	41
Total	111	220	6	3	12	435	6,822	74,550	813	55,191	75

Total tons of way freight shipped during season of 1885, going east and west -- (Continued).

AGRICULTURE.											
OFFICES.	VEGETABLE FOOD.						ALL OTHER AGRICULTURAL PRODUCTS.				
	Barley.	Barley malt.	Oats.	Bran and ship stuffs.	Peas and beans.	Apples.	Potatoes.	Cotton.	Unmanu- factured tobacco.	Clover and grass seed.	Flax seed.
Albany.....	99	.....	642	423	.....	2	.....	.....	.....	.....	.....
West Troy.....	247	3,067	643	26	.....	210	579	57	.....	1	873
Syracuse	4,761	2,095	1,249	3,744	.....	1,230	1,278	.....	14	.....	3
Rochester	6,369	408	.....	64	9	4,175	234	.....	.....	.....	.....
Tonawanda.....	.....	.....	.....	.....	.....	1,046	.....	.....	.....	.....	.....
Buffalo.....	2,127	323	375	666	.....	.....	.....	.....	.....	.....	234
Waterford	144	.....	256	25	.....	67	11,975	.....	.....	.....	.....
Whitehall .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Oswego	3,756	.....	.....	369	.....	.....	.....	.....	.....	.....	.....
Geneva.....	939	850	.....	.....	.....	120	.....	.....	.....	.....	.....
Boonville.....	.....	.....	40	95	.....	66	3	.....	.....	.....	.....
Total.....	18,442	6,743	3,205	5,412	9	6,916	14,069	57	14	1	1,110

Total tons of way freight shipped during the season of 1885, going east and west — (Continued).

OFFICES.	MANUFACTURES.								
	Oil meal and cake.	Leather.	Furniture.	Pig iron.	Bloom and bar iron.	Castings & iron ware	Domestic cottons.	Domestic salt.	Foreign salt.
Albany.....	5	1,712	.....	.....	.....	51	257
West Troy.....	1,368	.....	10	4,989	182	100	.....	.....	268
Syracuse	43	125	.....	53	1	139,641	.....
Rochester.....	2	.....	1,620	.....
Tonawanda.....
Buffalo.....
Waterford
Whitehall	143	.....	.....	.....	.....	.....
Oswego	112	.....	3	.....	.....	.....
Geneva.....
Boonville.....	504	11	.....	.....	.....	.....	99	.....
Total	1,368	504	69	7,081	186	158	1	141,411	524

Total tons of way freight shipped during the season of 1885, going east and west — (Continued).

OFFICES.	MERCHANDISE.						
	Sugar.	Molasses.	Nails, spikes & horse shoes.	Iron and steel.	Railroad iron	Flint enamel, crockery and glass-ware.	All other merchandise.
Albany..	102	33	4	661	621	.....	3,016
West Troy.....	31	1	23	3,239	340	75	41,960
Syracuse .....	.....	.....	11	16	.....	454	11,432
Rochester .....	.....	.....	.....	2	.....	175	7,855
Tonawanda.....	.....	.....	.....	35	.....	103	.....
Buffalo.....	.....	.....	.....	.....	.....	.....	.....
Waterford .....	.....	.....	.....	5	.....	.....	6,128
Whitehall .....	.....	.....	.....	.....	.....	.....	.....
Oswego .....	.....	.....	.....	.....	.....	.....	145
Geneva.....	.....	.....	.....	.....	.....	.....	.....
Boonville.....	90	.....	30	.....	.....	.....	493
Total	223	34	68	3,958	961	807	71,029

Total tons of way freight shipped during the season of 1885, going east and west — (Continued).

OFFICES.	OTHER ARTICLES.								Total tons.
	Stone, lime and clay.	Gypsum.	Rock & super-phosphates.	Anthracite coal.	Bituminous coal.	Petroleum.	Iron ore.	Sundries.	
Albany.....	7,332	.....	2,565	52,587	.....	.....	.....	23	76,285
West Troy.....	64,086	.....	3,781	134,644	2,464	23	566	44	295,798
Syracuse.....	28,125	3,423	16	245,520	12,107	191	.....	16,906	522,697
Rochester.....	28,295	.....	.....	83,075	578	.....	.....	27	146,803
Tonawanda.....	93,196	.....	.....	1,003	.....	.....	.....	7,690	196,496
Buffalo.....	1,553	.....	.....	.....	18,496	7	.....	684	163,863
Waterford.....	40,270	.....	.....	16,050	532	.....	.....	.....	335,273
Whitehall.....	503	.....	.....	.....	.....	.....	.....	60	55,388
Oswego.....	130	.....	.....	6,639	.....	.....	.....	62	49,640
Geneva.....	1,600	.....	.....	43,542	5,365	.....	.....	372	64,125
Boonville.....	846	.....	.....	1,127	28	.....	.....	1,380	47,604
Total	265,936	3,423	6,362	584,187	39,570	221	566	27,248	1,953,972

STATEMENT showing the total tons of each article of through freight going east and the total tons of all articles going east and the total tons of through freight at each office going east during the season of 1885.

OFFICES	Boats. No of miles cleared.	THE FOREST — PRODUCT OF WOOD.				
		Boards and scantling.	Shingles.	Timber.	Staves.	Wood.
						Ashes, leeches
Tonawanda	648,520	519,886	466	8,033	.....	.....
Buffalo . . . . .	.....	69,489	88	.....	4,597	.....
Whitehall	168,171	185,928	90	2,088	145	.....
Oswego	128,529	103,633	71	.....	.....	.....
Boonville	96,441	50,635	1	6,210	.....	6,205
Total	1,041,661	929,571	716	16,331	4,742	5,445
						6,205

Statement showing the total tons of each article of through freight going east — (Continued).

OFFICES.	AGRICULTURE—VEGETABLE FOOD.								
	Flour.	Wheat.	Rye.	Corn.	Barley.	Barley malt.	Oats.	Bran and ship stuffs.	Peas and beans.
Tonawanda.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Buffalo.....	.....	487,316	5,722	304,738	1,190	3,151	5,235	.....	241
Whitehall.....	.....	.....	.....	.....	3,447	.....	.....	.....	2
Oswego.....	33	3,053	4,613	.....	41,508	384	..	15	1,849
Boonville.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total	33	490,369	10,335	304,738	46,145	3,535	5,235	15	2,092

Statement showing the total tons of each article of through freight going east — (Continued).

OFFICES.	AGRICULTURE.			MANUFACTURES.				
	Vegetable Food.		All other Agri-cultural Products.	Oil meal and cake.	Furniture.	Pig iron.	Bloom and bar iron.	Castings & iron ware.
	Apples.	Potatoes.	Flax seed.					
Tonawanda .....	.....	.....	.....	.....	.....	.....	.....	.....
Buffalo .....	.....	.....	42,040	314	.....	3,819	.....	.....
Whitehall	773	5,478	.....	.....	7	8,289	1,980	5
Oswego	328	.....	.....	.....	1	.....	.....	.....
Boonville ..	.....	2,204	.....	.....	.....	.....	.....	.....
Total	1,101	7,682	42,040	314	8	12,108	1,980	5

Statement showing the total tons of each article of through freight going east — (Continued).

OFFICES.	MERCHANDISE.			OTHER ARTICLES.				Total tons.
	Nails, spikes & horse shoes.	Iron and steel.	All other merchandise.	Stone, lime and clay.	Bituminous coal.	Iron ore.	Sundries.	
Tonawanda.....	.....	.....	.....	.....	.....	.....	.....	528,727
Buffalo .....	.....	.....	.....	.....	8,536	.....	1,002	937,483
Whitehall	78	25	293	868	.....	195,186	6,581	415,967
Oswego .....	.....	.....	.....	.....	.....	.....	.....	162,087
Boonville.....	.....	.....	.....	.....	.....	.....	317	59,367
	78	25	293	868	8,536	195,186	7,900	2,103,631

TOTAL tons of each article of through freight going west and the total tons of all articles going west and the total tons of through freight at each office during season of 1885.

OFFICES.	Boats. No. of miles cleared.	THE FOREST.			AGRICULTURE.	
		PRODUCE OF WOOD.			PRODUCTS OF ANIMALS.	
		Boards and scantling.	Shingles.	Staves.	Lard, tallow and lard oil.	
Albany	226,555	374	1	.....	.....	.....
West Troy	840,133	550	.....	12	.....	25
Waterford	63,134	457	.....	.....	.....	.....
	1,129,822	1,381	1	12		25

Total tons of each article of through freight going west — (Continued).

OFFICES.	AGRICULTURE.					
	Vegetable food.					
	Flour.	Corn.	Bran and ship stuffs.	Dried fruit.	Hemp.	All other Agricultural Products.
Albany	5	.....	.....	.....	.....	.....
West Troy	11	1	2	119	603	13
Total	16	1	2	119	603	13
						530

Total tons of each article of through freight going west — (Continued).

OFFICES.	MANUFACTURES.							
	Domestic spirits.	Furniture.	Bar and pig lead	Pig iron.	Bloom and bar iron.	Castings and iron ware.	Domestic salt.	Foreign salt.
Albany.....	.....	.....	.....	1,453	560	.....	.....	4,899
West Troy.....	24	6	50	4,688	1,540	255	2,305	10,504
Waterford.....	.....	.....	4	392	.....	132	130	1,837
Total.....	24	6	54	6,533	2,100	387	2,435	17,240

Total tons of each article of through freight going west — (Continued).

OFFICES.	MERCHANDISE.							
	Sugar.	Molasses.	Coffee.	Nails, spikes & horse shoes.	Iron and steel.	Railroad iron.	Flint, enamel crockery and glassware.	All other merchandise.
Albany	4	492	.....	.....	7,028	396	.....	19,023
West Troy	1,042	3,857	78	1	26,369	5,997	40	62,712
Waterford	292	276	.....	689	506	4,862	.....	7,706
	1,338	4,625	78	690	33,903	11,255	40	89,441

OFFICES.

Total tons of each article of through freight going west — (Continued).

OFFICES.	OTHER ARTICLES.						Total tons.
	Stone, lime and clay.	Rock & super- phosphates.	Anthracite coal.	Bituminous coal.	Petroleum	Sundries.	
Albany	8,176	1,243	35,042	132	.....	129	78,957
West Troy	55,925	4,696	202,261	5,251	94	...	389,561
Waterford	5,217	.....	94,247	1,658	.....	716	119,121
	69,318	5,939	331,550	7,041	94	845	587,639

TOTAL tons of through freight shipped during the season of 1885.

OFFICES.	Boats. No. of miles cleared.	THE FOREST. — PRODUCT OF WOOD.					
		Boards and Scantling.	Shingles.	Timber.	Staves.	Wood.	Ashes, leached.
Albany.....	226,555	374	1	.....	.....	.....	.....
West Troy.....	840,133	550	.....	.....	12	.....	.....
Tonawanda.....	648,520	519,886	466	8,033	.....	342	.....
Buffalo.....	.....	69,489	88	.....	4,597	.....	.....
Waterford.....	63,134	457	.....	.....	.....	.....	.....
Whitehall.....	168,171	185,928	90	2,088	145	4,709	.....
Oswego.....	128,529	103,633	71	.....	.....	394	6,205
Boonville.....	96,441	50,635	1	6,210	.....	.....	.....
Total.....	.....	930,952	717	16,331	4,754	5,445	6,205

Total tons of through freight shipped during the season of 1885. — (Continued).

OFFICES.	AGRICULTURE.							
	PRODUCT OF ANIMALS.	VEGETABLE FOOD.						Oats.
		Flour.	Wheat.	Rye.	Corn.	Barley.	Barley malt.	
Albany	Lard, tallow and lard oil.	5	.....	.....	.....	.....	.....	.....
West Troy . . . . .	.....	11	.....	.....	.....	.....	.....	.....
Tonawanda . . . . .	.....	.....	.....	.....	.....	.....	.....	.....
Buffalo . . . . .	.....	.....	487,316	5,722	304,738	1,190	3,151	5,235
Waterford . . . . .	.....	.....	.....	.....	.....	.....	.....	.....
Whitehall . . . . .	.....	.....	.....	.....	.....	3,447	.....	.....
Oswego . . . . .	.....	33	3,053	4,613	.....	41,508	384	.....
Boonville . . . . .	.....	.....	.....	.....	.....	.....	.....	.....
Total..	25	49	490,369	10,335	304,739	46,145	3,535	5,235

Total tons of through freight shipped during the season of 1885 — (Continued).

OFFICES.	AGRICULTURE.							
	VEGETABLE FOOD.					ALL OTHER AGRICULTURAL PRODUCTS.		
	Bran and ship stuffs.	Peas and beans.	Apples.	Potatoes.	Dried fruit.	Hen p.	Clover and grass seed.	Flax seed.
Albany .....	.....	.....	.....	.....	.....	.....	.....	.....
West Troy	2	.....	.....	.....	119	603	13	530
Tonawanda .....	.....	.....	.....	.....	.....	.....	.....	.....
Buffalo .....	.....	241	.....	.....	.....	.....	.....	.....
Waterford .....	.....	.....	.....	.....	.....	.....	.....	42,040
Whitehall .....	.....	2	773	5,478	.....	.....	.....	.....
Oswego	15	1,849	328	.....	.....	.....	.....	.....
Boonville .....	.....	.....	.....	2,204	.....	.....	.....	.....
Total	17	2,092	1,101	7,682	119	603	13	42,570

Total tons of through freight shipped during the season of 1885 — (Continued).

OFFICES.	MANUFACTURES								
	Domestic spirits.	Oil meal and cake.	Furniture.	Bar and pig lead.	Pig iron.	Bloom and bar iron.	Castings & iron ware.	Domestic salt.	Foreign salt.
Albany .....	.....	.....	.....	.....	1,453	560	.....	.....	4,899
West Troy	24	.....	6	50	4,688	1,540	255	2,305	10,503
Tonawanda .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Buffalo .....	.....	314	.....	.....	3,819	.....	5	.....	.....
Waterford .....	.....	.....	.....	4	392	.....	132	130	1,837
Whitehall .....	.....	.....	?	.....	8,289	1,980	.....	.....	.....
Oswego .....	.....	.....	1	.....	.....	.....	.....	.....	.....
Boonville .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total	24	314	14	54	18,641	4,080	392	2,435	11,244

Total tons of through freight shipped during season of 1885 — (Continued).

OFFICES	OTHER ARTICLES.						Total tons.
	Stone, lime and clay.	Rock and super-phos- phates.	Anthracite coal.	Bituminous coal.	Petro- leum.	Iron ore.	Sundries.
Albany	8,116	1,243	35,042	132	....	.....	129
West Troy	55,925	4,696	202,261	5,251	94	.....	.....
Tonawanda .....	.....	.....	.....	.....	.....	.....	.....
Buffalo .....	.....	.....	.....	8,536	.....	.....	1,002
Waterford	5,217	.....	94,247	1,658	.....	.....	716
Whitehall	868	.....	.....	.....	.....	195,186	6,580
Oswego .....	.....	.....	.....	.....	.....	.....	.....
Boonville .....	.....	.....	.....	.....	.....	.....	317
Total	70,186	5,939	331,550	15,577	94	195,186	8,744
							2,691,269

TOTAL tons of through and way freight shipped during season of 1885, from various offices on the canal.

OFFICES.	Boats. No. of miles cleared.	THE FOREST — PRODUCT OF WOOD.				
		Boards and scantling.	Shingles.	Timber.	Staves.	Wood.
Albany	274,278	4,807	6	.....	.....	48
West Troy ..	929,395	23,017	.....	1,081	35	7,238
Syracuse	233,347	5,947	29	1,598	2,885	20,698
Rochester	89,891	2,380	8	770	2,145	4,938
Tonawanda	725,718	592,050	3,633	24,627	200	734
Buffalo	1,564,720	90,443	1,128	.....	16,685	.....
Waterford	163,383	235,509	.....	260	.....	24,236
Whitehall	170,605	187,716	102	14,066	1,937	43,850
Oswego	142,335	134,855	217	.....	438	3,188
Geneva	28,281	10,170	.....	.....	.....	.....
Boonville	151,888	75,582	9	8,190	.....	14,605
Total		1,362,476	5,132	50,592	24,325	119,535
						6,205

Total tons of through and way freight shipped during season of 1885 — (Continued).

OFFICES.	AGRICULTURE.									
	PRODUCT OF ANIMALS.					VEGETABLE FOOD				
	Pork.	Cheese.	Butter.	Lard, tallow and lard oil.	Wool.	Hides.	Flour.	Wheat.	Rye.	Corn.
Albany.....	14	....	....	3	....	....	471	....	....	1,181
West Troy.....	....	....	....	25	....	....	182	90	....	800
Syracuse.....	5	211	6	....	12	....	5,284	12,981	....	601
Rochester.....	....	....	....	....	....	....	10	3,664	....	....
Tonawanda.....	....	....	....	....	....	....	....	420	....	252
Buffalo.....	....	....	....	....	....	....	323	540,113	6,405	356,485
Waterford.....	....	....	....	....	....	....	....	....	130	....
Whitehall.....	....	....	....	....	....	....	....	....	4,613	....
Oswego.....	....	....	....	....	....	....	519	6,484	....	22
Geneva.....	....	....	....	....	....	....	....	1,167	....	....
Boonville.....	92	9	....	....	....	435	82	....	....	589
Total.....	111	220	6	28	12	435	6,871	564,919	11,148	359,930

Total tons of through and way freight shipped during the season of 1885 — (Continued).

OFFICES.	AGRICULTURE—VEGETABLE FOOD.								
	Corn meal.	Barley.	Barley malt.	Oats.	Bran and ship stuffs.	Peas and beans.	Apples.	Potatoes.	Dried fruit.
Albany.....	.....	99	.....	642	423	.....	2	.....	.....
West Troy.....	32	247	3,067	643	28	.....	210	579	119
Syracuse.....	2	4,761	2,095	1,249	3,744	.....	1,230	1,278	.....
Rochester.....	.....	6,369	408	.....	64	9	4,175	234	.....
Tonawanda.....	.....	.....	.....	.....	.....	.....	1,046	.....	.....
Buffalo.....	.....	3,317	3,474	5,610	666	241	.....	.....	.....
Waterford.....	.....	144	.....	256	25	.....	67	11,975	.....
Whitchall.....	.....	3,447	.....	.....	.....	2	773	5,478	.....
Oswego.....	.....	45,264	384	.....	384	1,849	328	.....	.....
Geneva.....	.....	939	850	.....	.....	.....	120	.....	.....
Boonville.....	41	.....	.....	40	95	.....	66	2,207	.....
Total.....	75	64,587	10,278	8,440	5,429	2,101	8,017	21,751	119

Total tons of through and way freight shipped during the season of 1885 — (Continued).

OFFICES.	AGRICULTURE — ALL OTHER AGRICULTURAL PRODUCTS.					MANUFACTURES.		
	Cotton.	Unmanu- factured tobacco.	Hemp.	Clover and grass seed.	Flax seed.	Domestic spirits.	Oil meal and cake.	Leather.
Albany	57	.....	603	.....	.....	.....	.....	.....
West Troy	14	1,403	24	1,368	.....
Syracuse	14	.....	.....	3	.....	.....	.....
Rochester
Tonawanda	234	.....	.....	.....
Buffalo	42,040	.....	314	.....
Waterford
Whitehall
Oswego
Geneva
Boonville	504
Total.....	57	14	603	14	43,680	24	1,682	504

Total tons of through and way freight shipped during season of 1885 — (Continued).

OFFICE.	MANUFACTURES.							
	Furniture.	Bar and pig lead.	Pig iron.	Bloom and bar iron.	Castings and iron ware.	Domestic cottons.	Domestic salt.	Foreign salt.
Albany	5	.....	3,165	560	.....	.....	51	9,156
West Troy	16	50	9,677	1,722	355	.....	2,305	10,471
Syracuse	43	.....	125	.....	53	1	139,641	.....
Rochester .....	.....	.....	.....	.....	2	.....	1,620	.....
Tonawanda .....	.....	.....	.....	.....	.....	.....	.....	.....
Buffalo .....	.....	.....	3,819	.....	5	.....	.....	.....
Waterford .....	.....	4	535	.....	132	.....	130	1,837
Whitehall	7	.....	8,401	1,980	3	.....	.....	.....
Oswego	1	.....	.....	.....	.....	.....	.....	.....
Geneva .....	.....	.....	.....	.....	.....	.....	.....	.....
Boonville	11	.....	.....	4	.....	.....	99	.....
Total	83	54	25,722	4,266	550	1	143,846	17,764

Total tons of through and way freight shipped during season of 1885 — (Continued).

OFFICES.	MERCHANDISE.							
	Sugar.	Molasses.	Coffee.	Nails, spikes & horse shoes.	Iron and steel.	Railroad iron.	Flint, enamel, crockery and glassware.	All other merchandise.
Albany	106	525	.....	4	7,689	1,017	.....	22,039
West Troy	1,073	3,858	78	24	29,608	6,337	115	104,672
Syracuse .....	.....	.....	.....	11	16	.....	454	11,432
Rochester .....	.....	.....	.....	.....	2	.....	175	7,855
Tonawanda .....	.....	.....	.....	.....	35	.....	103	.....
Buffalo .....	.....	.....	.....	.....	.....	.....	.....	.....
Waterford	292	276	.....	689	511	4,862	.....	13,834
Whitehall .....	.....	.....	.....	78	25	.....	.....	293
Oswego .....	.....	.....	.....	.....	.....	.....	.....	145
Geneva .....	.....	.....	.....	.....	.....	.....	.....	.....
Boonville	90	.....	.....	30	.....	.....	.....	493
Total	1,561	4,659	78	836	37,886	12,216	847	160,763

Total tons of through and way freight shipped during season of 1885 — (Continued).

OFFICES.	OTHER ARTICLES.							Total tons.
	Stone, lime and clay.	Gypsum.	Rock and super- phosphates.	Anthracite coal.	Bituminous coal.	Petroleum.	Iron ore.	
Albany	15,508	.....	3,808	87,629	132	.....	...	155,242
West Troy	120,011	.....	8,477	336,905	7,715	117	566	685,358
Syracuse	28,125	3,423	16	245,520	12,107	191	.....	522,697
Rochester	28,295	.....	.....	83,075	578	.....	.....	16,906
Tonawanda ..	93,196	.....	.....	1,003	.....	.....	.....	27
Buffalo	1,553	.....	.....	.....	.....	.....	.....	7,690
Waterford	45,487	.....	.....	110,297	27,032	7	.....	1,686
Whitchell	1,371	.....	.....	.....	2,190	.....	.....	716
Oswego	130	.....	.....	.....	.....	.....	195,186	6,640
Geneva	1,600	.....	.....	6,639	.....	.....	.....	62
Boonville	846	.....	.....	43,542	5,365	.....	.....	372
		.....	.....	1,127	28	.....	.....	1,697
Total	336,122	3,423	12,301	915,737	55,147	315	195,752	35,992
								4,645,241

PROPERTY that came to tide-water from the Erie canal during the season of 1855.

OFFICES.	THE FOREST - PRODUCT OF WOOD.					
	Boards and scantling.	Shingles	Timber.	Staves.	Wood.	Ashes, leached.
<i>Erie canal.</i>						
Albany through	376,146	172	.....	.....	.....	.....
Albany way	3,154	...	.....	...	3,800	.....
Albany at New York	119,301	151	.....	680	350	75
Total at Albany	498,510	323	.....	680	4,150	75
<i>West Troy through.</i>						
West Troy through	5,351	98	231	.....	.....	.....
West Troy way	11,014	64	312	23	3,948	.....
West Troy at New York	87,644	231	7,249	3,970	336	.....
Total at West Troy	104,009	393	7,792	3,993	4,284	.....
Total	602,519	716	7,792	4,673	8,434	75

Property which came to tide water — (Continued).

AGRICULTURE — VEGETABLE FOOD.

OFFICES.	Flour	Wheat.	Rye.	Corn.	Corn meal.	Barley.	Barley malt.	Oats.
<i>Erie canal.</i>								
Albany through.....	.....	708	238	461	....	940	.....	.....
Albany way . . . . .	.....	.....	476	.....	....	619	.....	.....
Albany at New York.....	11	106,518	466	65,741	....	707	1,147	1,241
Total at Albany.....	11	107,226	1,180	66,202	....	2,266	1,147	1,241
<i>West Troy through.</i>								
West Troy way.....	.....	.....	.....	476	....	.....	.....	.....
West Troy at New York.....	117	386,269	4,778	236,379	238	456	.....	.....
Total at West Troy.....	117	386,359	4,778	236,859	238	5,479	7,938	5,191
Total.....	128	493,585	5,958	303,061	238	8,201	9,085	6,432

Property which came to tide water — (Continued).

	AGRICULTURE.					MANUFACTURES.	
	VEGETABLE FOOD.					Oil meal and cake.	Furniture.
	Bran and ship stuffs.	Peas and beans.	Apples.	Potatoes.	ALL OTHER AGRICULTURAL PRODUCTS.		
OFFICES							
<i>Eric canal.</i>							
Albany through .....	.....	.....	.....	.....	.....	.....	.....
Albany way.....	.....	.....	.....	.....	.....	.....	.....
Albany at New York.....	.....	14	1,362	417	8,888	314	.....
Total at Albany .....	.....	14	1,362	417	8,888	314	.....
West Troy through							
West Troy way.....	.....	.....	.....	.....	1,373	.....	.....
West Troy at New York.....	4	241	3,183	1,521	839	.....	.....
					30,166	1,367	5
Total at West Troy.....	4	241	3,183	1,521	32,378	1,367	5
Total.....	4	255	4,545	1,938	41,266	1,681	5

Property that came to tide-water — (Continued).

OFFICES.	MANUFACTURES.			MERCHANDISE.			
	Pig iron	Castings and iron ware.	Domestic salt.	Iron and steel.	Railroad iron.	Flint, enamel, crockery and glassware	All other merchandise.
<i>Erie canal.</i>							
Albany through . . . . .	.....	.....	.....	.....	.....	.....	.....
Albany way . . . . .	.....	.....	3,462	134	.....	.....	135
Albany at New York	224	.....	10,787	5	232	.....	623
Total at Albany	224	.....	14,249	139	232	.....	758
<i>West Troy through . . . . .</i>	.....	.....	.....	.....	.....	.....	6
West Troy way	504	50	2,957	877	.....	90	3,360
West Troy at New York	3,580	.....	26,303	40	.....	.....	25,129
Total at West Troy	4,084	50	29,260	917	.....	90	28,495
Total	4,308	50	43,509	1,056	232	90	29,253

Property that came to tide-water — (Continued).

OFFICES.	OTHER ARTICLES.						Total tons.
	Stone, lime and clay.	Gypsum.	Rock and super- phosphates.	Anthracite coal.	Bituminous coal.	Sundries.	
<i>Erie canal.</i> Albany through Albany way Albany at New York	648	.....	.....	.....	2,009	.....	381,322
	1,714	235	.....	.....	466	213	14,408
	783	.....	.....	.....	1,157	117	321,217
	3,145	235	.....	.....	3,632	330	716,947
West Troy through West Troy way West Troy at New York .....	.....	.....	.....	.....	4,590	.....	12,125
	35,781	.....	.....	62,874	202	20	123,698
	9,729	.....	830	.....	906	10	848,960
	45,510	.....	830	62,874	5,698	30	984,783
Total	48,655	235	830	62,874	9,330	360	1,701,730

PROPERTY that came to tide-water from the Champlain canal during the season of navigation.

OFFICES.	THE FOREST — PRODUCT OF WOOD.				
	Boards and scantling.	Shingles.	Timber.	Staves.	Wood.
<i>Champlain canal.</i>					
Albany through	25,826	83	.....	.....	378
Albany way	108,018	.....	.....	.....	5,561
Albany at New York	18,343	.....	.....	.....	.....
Total at Albany.....	152,187	83	.....	.....	5,939
 <i>West Troy through.....</i>					
West Troy through.....	17,169	.....	872	.....	3,186
West Troy way	54,175	.....	286	.....	11,872
West Troy at New York	177,817	.....	1,140	145	1,198
Total at West Troy.....	249,161	.....	2,292	145	16,256
Total	401,348	83	2,292	145	22,095

Property that came to tide-water from the Champlain canal — (Continued).

OFFICES.	AGRICULTURE—VEGETABLE FOOD.			
	Barley.	Oats.	Apples.	Potatoes.
<i>Champlain canal.</i>				
Albany through .....	.....	.....	.....	.....
Albany way .....	.....	.....	.....	.....
Albany at New York	692	.....	.....	.....
Total at Albany	692	.....	.....	.....
West Troy through	151	.....	.....	.....
West Troy way .....	.....	2	.....	.....
West Troy at New York	317	.....	383	3,411
Total at West Troy	468	2	383	3,411
Total	1,160	2	383	3,411

Property came to tide-water (Continued).

OFFICES.	MANUFACTURES.				MERCHANDISE.		
	Furniture.	Pig iron.	Bloom and bar iron.	Castings & iron ware	Nails, spikes & horse shoes.	Iron and steel.	All other merchandise.
<i>Champlain canal.</i>							
Albany through .....	.....	.....	.....	.....	.....	.....	.....
Albany way.....	.....	.....	.....	.....	.....	.....	.....
Albany at New York.....	.....	56	.....	.....	.....	.....	.....
Total at Albany .....	.....	56	.....	.....	.....	.....	.....
West Troy through .....	.....	135	.....	.....	.....	.....	149
West Troy way.....	5	2,452	51	.....	.....	.....	528
West Troy at New York.....	7	7,409	1,269	3	58	481	10,950
Total at West Troy.	12	9,996	1,320	3	58	481	11,627
Total.....	12	9,996	1,320	3	58	481	11,627

Property came to tide-water (Continued).

OFFICES.	OTHER ARTICLES.						Total tons.
	Stone, lime and clay.	Rock & super- phosphates.	Anthracite coal.	Bituminous coal.	Iron ore.	Sundries.	
<i>Champlain canal.</i>							
Albany through .....	.....	.....	.....	.....	.....	.....	26,287
Albany way.....	456	.....	.....	.....	.....	466	114,501
Albany at New York.....	.....	.....	.....	.....	143	69	19,303
Total.....	456	.....	.....	.....	143	535	160,091
West Troy through .....	.....	.....	.....	.....	11,572	23	33,257
West Troy way.....	9,064	.....	7,805	378	256	.....	86,868
West Troy at New York.....	26,869	1,955	.....	...	177,588	308	411,308
Total at West Troy.....	35,933	1,955	7,805	378	189,416	331	531,433
Total.....	36,389	1,955	7,805	378	189,559	866	691,524

PROPERTY that came to tide-water from the Oswego, Black River and Cayuga and Seneca canals during the season of 1885.

OFFICES.	THE FOREST — PRODUCT OF WOOD.				AGRICULTURE — VEGETABLE FOOD.			
	Boards and scantling.	Shingles.	Timber.	Ashes, leached.	Wheat.	Rye	Barley.	Barley malt.
<i>Oswego canal.</i>								
Albany	67,406	.....	.....	.....	.....	.....	.....	3,310
Albany to New York.....	18,582	50	.....	1,194	753	9,300	9,213	204
West Troy	4,791	18	.....	.....	.....	.....	3,566	.....
West Troy to New York.....	10,111	.....	.....	5,008	1,922	3,448	25,190	180
Total.....	100,890	68	.....	6,202	2,675	12,748	37,969	3,694
<i>Black River canal.</i>								
Albany	38,436	.....	.....	.....	.....	.....	.....	.....
Albany to New York.....	202	.....	.....	.....	.....	.....	.....	.....
West Troy	4,229	.....	.....	.....	.....	.....	.....	.....
West Troy to New York.....	8,445	.....	7,680	.....	.....	.....	.....	.....
Total.....	51,312	.....	7,680	.....	.....	.....	.....	.....

<i>Cayuga and Seneca canal.</i>						
Albany	1,513	.....	.....	.....	.....	235
Albany to New York	605	.....	.....	.....	.....	235
West Troy	623	.....	.....	.....	.....	.....
Total	2,741	.....	.....	.....	.....	470

Property that came to tide-water from the Oswego, Black River and Cayuga and Seneca canals—(Continued).

OFFICES.	AGRICULTURE—VEGETABLE FOOD.			MANUFACTURES.		MERCHANDISE.	OTHER ARTICLES.	Total tons.
	Peas and beans.	Apples.	Potatoes.	Domestic spirits.	Furniture.			
<i>Oswego canal.</i>								
Albany.....	.....	.....	.....	.....	.....	.....	.....	70,716
Albany to New York	216	.....	.....	.....	1	6	.....	31,149
West Troy.....	.....	.....	.....	.....	.....	.....	.....	8,365
West Troy to New York.....	1,462	150	.....	4	.....	.....	.....	47,475
Total.....	1,678	150	.....	4	1	6	.....	157,705
<i>Black River canal.</i>								
Albany.....	.....	.....	.....	.....	.....	.....	2	38,438
Albany to New York.....	.....	.....	176	.....	.....	.....	.....	378
West Troy.....	.....	.....	.....	.....	.....	.....	.....	4,229
West Troy to New York.....	.....	.....	1,849	.....	.....	.....	.....	17,974
Total.....	.....	.....	2,025	.....	.....	.....	2	61,019

PROPERTY that went direct to New York from the canals without breaking bulk at Albany, West Troy or Waterford during the season of 1885.

OFFICES.	THE FOREST.—PRODUCT OF WOOD.					
	Boards and Scantling.	Shingles.	Timber.	Staves.	Wood.	Ashes, leached.
Albany.....	156,933	201	.....	680	350	1,269
West Troy.....	284,018	231	16,069	4,115	1,534	5,008
Waterford	60,683	.....	.....	.....	4,373	.....
Total	501,634	432	16,069	4,795	6,257	6,277

Property that went direct to New York, etc.—(Continued).

OFFICES.	AGRICULTURE—VEGETABLE FOOD.							
	Flour.	Wheat.	Rye.	Corn.	Barley.	Barley malt.	Oats.	Bran and shlp stuffs.
Albany	11	107,271	1,396	65,747	10,847	1,351	1,241	.....
West Troy	117	388,191	8,227	236,379	30,986	8,118	5,191	4
Waterford .....	.....	.. ....	120	.....	2,813	.....	.....	25
Total	128	495,462	9,743	302,126	44,646	9,469	6,432	29

Property that went direct to New York, etc.— (Continued).

OFFICES.	AGRICULTURE.				MANUFACTURES.		
	Vegetable Food.			All other Agri-cultural Products.	Domestic spirits.	Oil meal and cake.	Furniture.
	Peas and beans.	Apples.	Potatoes.	Flax seed.			
Albany.....	230	1,362	593	8,888	.....	314	1
West Troy.....	1,703	3,717	6,780	30,166	4	1,367	7
Waterford	1	476	13,747	.....	.....	.....	.....
Total	1,934	5,555	21,120	39,054	4	1,681	8

Property that went direct to New York, etc.—(Continued).

OFFICES.	MANUFACTURES.				MERCHANDISE.			
	Pig iron.	Bloom and bar iron.	Castings & iron ware.	Domestic salt.	Nails, spikes & horse shoes.	Iron and steel.	Railroad iron.	All other merchandise.
Albany	280	.....	.....	10,787	.....	5	232	629
West Troy	10,990	1,269	3	26,303	58	891	.....	36,079
Waterford	966	.....	..	.....	100	.....	.....	4,912
Total.....	12,236	1,269	3	37,090	158	896	232	41,620

Property that went direct to New York, etc.— (Continued).

OFFICES.	OTHER ARTICLES.					Total tons.
	Stone, lime and clay.	Rock & super- phosphates.	Bituminous coal.	Iron ore.	Sundries.	
Albany	783	.....	1,157	143	186	372,887
West Troy	36,598	2,785	906	177,588	318	1,325,720
Waterford	6,973	.....	.....	4,534	294	100,017
Total.....	44,354	2,785	2,063	182,265	798	1,798,624

STATEMENT showing the total quantity, in tons of 2,000 pounds, of each article, and the total quantity of all articles left at Buffalo, from the canal, during the season of 1885.

	Tons.
Boards and scantlings	207
Timber	185
Dried fruit.....	193
Pig iron	19,548
Bloom and bar iron	21,005
Castings and iron ware	133
Domestic salt.....	12,259
Foreign salt.....	14,497
Sugar	768
Molasses	4,523
Coffee	78
Railroad iron.....	1,244
Crockery and glass ware.....	106
Flax seed	807
Merchandise	25,400
Stone, lime and clay	147,955
Phosphate	34,288
Anthracite coal.....	180,348
Apples	839
Sundries.....	30,097
Total.....	494,280

STATEMENT showing the value of each article and the value of all articles left at Buffalo from the canal, during the season of 1885.

Boards and scantlings.....	\$4,960
Timber	925
Dried fruit.....	38,629
Pig iron	430,056
Bloom and bar iron	1,260,316
Castings and iron ware	13,276
Domestic salt.....	73,554
Foreign salt.....	173,964
Sugar	92,133
Molasses	432,273
Coffee	23,334
Railroad iron.....	44,784
Crockery and glass ware	21,184
Flax seed	40,350
Merchandise.....	5,079,895
Stone, lime and clay	1,479,550
Phosphate	3,428,754
Anthracite coal.....	766,479
Apples	11,181
Sundries	6,019,456
Total.....	\$19,435,053

STATEMENT showing the total quantity, in tons of 2,000, left at Oswego from the canal during the season of 1885.

	Tons.
Boards and scantlings	584
Shingles	14
Ashes leeched	3
Pork	2
Wheat.....	983
Corn	700
Hemp	5
Furniture.....	4
Castings and iron ware	6
Domestic salt.....	633
Flint, enamel, crockery and glass ware ...	43
All other merchandise.....	922
Stone, lime and clay.....	3,331
Gypsum	994
Anthracite coal.....	9,784
Sundries	64
Total.....	18,072

VALUE of all the property and the value of each article left at Oswego from the canals during the season of 1885.

Boards and scantlings.....	\$5,609
Shingles	275
Ashes leecheed	7
Pork	210
Wheat.....	32,769
Corn	13,000
Hemp	900
Furniture	100
Castings and iron ware	200
Domestic salt.....	4,221
Flint, etc.....	200
All other merchandise.....	900
Stone, lime and clay.....	8,317
Gypsum	1,739
Anthracite coal.....	44,601
Sundries	677
Total.....	\$113,725

STATEMENT showing the total quantity of each article cleared on the canal at Oswego, which came from Canada during the season of 1885.

Boards and scantlings, tons	134,855
Shingles, tons	217

Wood, tons.....	3,888
Staves, tons.....	325
Wheat, bushels.....	31,467
Rye, bushels.....	164,759
Barley, bushels.....	1,885,992
Peas and beans, bushels.....	61,632
Ashes, leached, bushels.....	206,863
Hay, tons.....	45
Straw, tons.....	152

VALUE of all the property and value of each article that went to New York during the season of 1885.

Boards and scantlings.....	\$6,360,436
Shingles.....	14,749
Timber.....	200,857
Staves.....	140,450
Wood.....	11,312
Ashes, leached.....	25,107
Flour.....	7,022
Wheat.....	13,927,455
Rye.....	226,886
Corn.....	6,797,834
Barley.....	1,539,853
Barley malt.....	512,461
Oats.....	140,716
Bran and ship stuffs.....	522
Peas and beans.....	145,085
Apples.....	180,524
Potatoes.....	281,602
Flax seed.....	2,343,226
Domestic spirits.....	1,300
Oil, meal and cake.....	100,882
Furniture.....	3,200
Pig iron.....	244,728
Bloom and bar iron.....	63,448
Castings and iron ware.....	540
Domestic salt.....	222,541
Nails, spikes and horse-shoes.....	10,770
Iron and steel.....	107,487
Railroad iron.....	11,605
All other merchandise.....	14,983,010
Stone, lime and clay.....	443,549
Phosphate.....	69,615
Bituminous coal.....	12,377
Iron ore.....	729,058
Sundries.....	95,727
Total.....	\$49,955,934

STATEMENT showing the value of each article and the value of all articles carried upon the canal during the season of 1885.

Boards and scantlings.....	\$16,027,193
Shingles	126,862
Timber.....	634,309
Staves	309,780
Wood	190,600
Ashes, leached.....	13,961
Pork	9,882
Butter.....	2,820
Cheese.....	36,126
Lard, tallow and lard oil	9,151
Wool	6,000
Hides	191,174
Flour.....	396,162
Wheat.....	18,860,126
Rye	265,770
Corn	5,802,179
Corn meal	1,748
Barley.....	2,095,971
Barley malt	510,103
Oats	190,277
Bran and ship stuffs.....	101,579
Peas and Beans.....	57,017
Apples	153,702
Potatoes	299,329
Dried fruit.....	55,905
Cotton	10,260
Unmanufactured tobacco	25,000
Hemp	120,570
Clover and grass seed.....	4,462
Flax seed	2,196,012
Domestic spirits	7,800
Oil, meal and cake.....	94,991
Leather.....	232,120
Furniture.....	10,050
Bar and pig lead.....	3,682
Pig iron	514,457
Bloom and bar iron	173,783
Castings and iron ware	77,747
Domestic cottons.....	231
Domestic salt.....	1,428,184
Foreign salt.....	284,235
Sugar	240,299
Molasses	465,896
Coffee	31,155
Nails, spiks and horse shoes.....	54,911
Iron and steel	4,541,173
Railroad iron.....	610,811
Flint, enamel, crockery and glass ware.....	105,624
All other merchandise.....	52,165,383

Stone, lime and clay.....	\$2,685,817
Gypsum	51,346
Phosphate	288,567
Anthracite coal.....	3,558,842
Bituminous coal	194,109
Petroleum	3,898
Iron ore	783,010
Sundries.....	2,221,038
Total.....	<u>\$119,536,189</u>

STATEMENT showing the total quantity of property left at Whitehall from the canal going to Canada, Vermont and New York State during the season of 1885.

ARTICLES—DESCRIPTION.		Going to Canada.	Going to New York.	Going to Vermont.
THE FOREST.				
Product of Wood:				
Boards and scantling.....	Feet.....	.....	150,100	981,708
Shingles.....	M.....	.....	7	.....
Timber.....	Cubic feet..	.....	45,000	.....
AGRICULTURE.				
Product of Animals:				
Pork.....	Barrels .....	.....	.....	80
Vegetable Food:				
Flour	Barrels .....	.....	170	.....
Corn	Bushels....	.....	25	.....
Bran	Pounds .....	.....	4,000	.....
MANUFACTURES.				
Furniture.....	Pounds .....	.....	6,000	.....
Pig iron.....	do .....	.....	358,400	1,626,240
Bloom and bar iron.....	do .....	.....	22,167	241,900
Castings and iron ware.....	do .....	.....	322,282	308,400
Domestic salt	do .....	.....	521,346	3,814,840
Foreign salt.....	do .....	.....	1,707,400	3,614,100
MERCHANDISE.				
Sugar	do	1,597,200	.....	105,800

Molasses.....	do	562,000	.....	.....
Nails, spikes and horse shoes.....	do	10,000	.....	457,680
Iron and steel.....	do	60,000	.....	1,394,900
Railroad iron..	do	.....	.....	19,768,132
All other merchandise.....	do	10,550,346	.....	6,614,125
OTHER ARTICLES.				
Stone, lime and clay	Pounds	8,199,370	2,924,180	8,993,600
Gypsum	do	266,000	257,600	817,440
Anthracite coal	do	135,995,254	119,105,718	137,379,328
Bituminous coal.....	do	1,424,720	4,645,768	7,547,948
Petroleum or earth oil, crude and refined.....	Barrels	40	238	410
Sundries.....	Pounds	.....	126,000	74,550

STATEMENT showing the total quantity of each article cleared upon the canal at Whitehall coming from Canada, Vermont and New York.

ARTICLES — DESCRIPTION.		CLEARED.		
		Coming from Canada.	Coming from New York.	Coming from Vermont.
THE FOREST.				
Product of Wood :				
Boards and scantling.....	Feet... ..	83,137,806	20,351,975	9,139,975
Shingles.....	M.....	715	100	.....
Timber.....	Cubic feet..	.....	703,313	.....
Staves.....	Pounds.....	.....	3,583,540	290,000
Wood	Cords.....	.....	15,661	.....
AGRICULTURE.				
Vegetable Food :				
Barley.....	Bushels.....	143,508	117	.....
Peas and beans.....	do .....	.....	66	.....
Apples	Barrels .....	.....	659	9,654
Potatoes	Bushels.....	18,967	156,162	7,500
MANUFACTURES.				
Furniture.....	Pounds.....	.....	14,000	.....
Pig iron.....	do .....	.....	16,803,460	.....
MERCHANDISE.				
Nails, spikes and horse shoes.....	Pounds .....	.....	.....	156,000

Iron and steel	do	.....	.....	50,000
All other merchandise.....	do	.....	374,000	112,000
OTHER ARTICLES.				
Stone, lime and clay	Pounds	.....	.....	2,098,320
Sundries.....	do	.....	8,700,431	1,714,330

During the past year thirty-four new boats have been registered, with a total tonnage capacity of 5,596 tons, being an average of 166 tons each. With 4,973 boats previously registered, the register of boats now contains the names of 5,007 boats.

LAKE freight from Chicago to Buffalo during the season of 1885.

	Wheat. cts.	Corn. cts.
May.	2.	1.8
June	1.4	1.3
July.	1.8	1.4
August	1.9	1.7
September.	1.7	1.4
October.	2.5	2.2
November.	3.0	2.8
Average for season.	2.05	1.8

CANAL freight on wheat and corn from Buffalo to New York during the season.

	Wheat. cts.	Corn. cts.
May.	4 1-2	3 5-6
June	3 1-6	3
July.	3 1-9	2 5-6
August.	3 3-4	3 2-5
September.	3 3-5	3 1-3
October.	4 1-8	3 3-4
November.	5 1-10	4 2-3
Average for season.	3.91	3.68

AVERAGE rate of freight on grain, per bushel, from New York to Liverpool, for the year 1885.

	Pence.
January.	4 77-180
February.	3 17-120
March.	3 21-48
April.	3 159-184
May.	2 53-136
June.	2 53-160
July.	2 41-208
August.	2 37-64
September.	3 41-52
October.	2 27-44
November.	2 11-16
December.	3 39-40

ANNUAL statement of sundry articles going west from the east on the Erie canal at Buffalo, from May 11, to December 1, 1886.

FOR THE STATES NAMED.

	Sugar Lbs.	Molasses. Lbs.	Coffee. Lbs.	R. R. iron. Lbs.	Crockery and glassware. Lbs.	Anthracite coal. Lbs.	Merchandise. Lbs.
Michigan.....	.....	.....	.....	.....	.....	12,000,000	600,000
Illinois.....	410,000	2,300,000	56,790	.....	.....	107,500,000	17,342,930
Wisconsin.....	180,000	500,000	.....	.....	.....	67,900,000	7,000,000
Minnesota.....	310,000	2,600,000	.....	2,099,653	.....	65,725,400	10,300,000
Canada.....	.....	.....	.....	.....	.....	28,000,000	.....
New York.....	635,549	3,245,466	98,773	387,520	211,840	79,570,373	15,556,024
Total.....	1,535,549	8,645,466	155,563	2,487,173	211,840	360,695,773	50,798,954

ANNUAL statement of property going east from the west on the Erie canal at Buffalo, from May 11, to December 1, 1886.

FROM THE STATES NAMED.

	Boards and scantling. Feet.	Shingles. M.	Wheat. Bush.	Flour. Bbls.	Rye. Bush.	Corn. Bush.	Barley. Bush.	Oats. Bush.	Barley malt. Bush.
Ohio.....	2,255,195	.....	.....	.....
Michigan....	54,265,783	9,031	.....	.....	.....	.....	10,000	260,587	.....
Illinois.....	8,203,758	.....	7,724	5,530,442	.....	40,000	.....
Wisconsin...	4,630,000	.....	.....	2,380,000	128,190	.....	.....
Indiana.....	590,000	.....	221,018	2,275,974	.....	50,000	.....
Minnesota...	4,564,600	.....	.....	100,000	.....	.....	.....
Iowa.....	190,000	.....	.....	.....
Canada..	15,400	.....	.....	.....	.....	.....	.....
New York	2,991	.....	.....	.....	.....	204,335
Total...	54,265,783	9,031	18,003,758	2,991	228,742	12,731,611	138,190	350,587	204,335

PROPERTY that came to tide-water from the canals during the season of 1885.

	Tons.
Boards and scantling.....	1,219,486
Shingles.....	867
Timber.....	17,764
Staves.....	4,818
Wood.....	35,001
Ashes (leached).....	6,277
Flour.....	128
Wheat.....	496,261
Rye.....	10,456
Corn.....	303,067
Corn meal.....	238
Barley.....	53,930
Barley malt.....	9,469
Oats.....	6,434
Bran and ship stuffs.....	29
Peas and beans.....	1,934
Apples.....	5,555
Potatoes.....	21,120
Flax seed.....	41,256
Domestic spirits.....	4
Oil meal and cake.....	1,681
Furniture.....	18
Pig iron.....	15,330
Bloom and bar iron.....	1,320
Castings and iron ware.....	53
Domestic salt.....	43,509
Nails, spikes and horse shoes.....	158
Iron and steel.....	1,907
Railroad iron.....	232
Flint, enamel, crockery and glassware.....	90
All other merchandise.....	45,798
Stone, lime and clay.....	95,017
Gypsum.....	235
Phosphate.....	2,785
Anthracite coal.....	70,679
Bituminous coal.....	9,708
Iron ore.....	194,093
Sundries.....	1,522
Total tons.....	2,715,219

The following Table shows the separate tonnage of the New York Central, the Erie Railway and the canals each year since 1853, with the losses or gains of each year compared with the preceding year :

CANALS AND RAILROADS.	1853.	1854.	Gain in 1854.	Loss in 1854.
New York canals, tons.....	4,247,853	4,165,862	.....	81,991
New York Central railroad, tons.....	360,000	549,804	189,804	.....
New York and Erie railroad, tons.....	631,039	743,250	112,211	.....
	5,238,892	5,458,916	302,015	81,991
	1854.	1855.	Gain in 1855.	Loss in 1855.
New York canals, tons.....	4,165,862	4,022,617	.....	143,245
New York Central railroad, tons.....	549,804	670,073	120,269	.....
New York and Erie railroad, tons.....	743,250	842,048	19,798	.....
	5,458,916	5,534,738	219,067	143,245
	1855.	1856.	Gain in 1856.	Loss in 1856.
New York canals, tons.....	4,022,617	4,116,084	93,465	.....
New York Central railroad, tons.....	670,073	776,112	106,039	.....
New York and Erie railroad, tons.....	842,046	943,215	101,167	.....
	5,534,738	5,835,409	300,671	.....
	1856.	1857.	Gain in 1857.	Loss in 1857.
New York canals, tons.....	4,116,082	3,344,061	.....	772,021
New York Central railroad, tons.....	776,112	838,791	62,679	.....
New York and Erie railroad, tons.....	943,215	978,066	34,851	.....
	5,835,409	5,160,918	97,530	772,021
	1857.	1858.	Gain in 1858.	Loss in 1858.
New York canals, tons.....	3,344,061	3,665,192	321,131	.....
New York Central railroad, tons.....	838,791	765,407	.....	73,284
New York and Erie railroad, tons.....	978,066	816,054	.....	161,112
	5,160,918	5,247,553	321,131	234,496
	1858.	1859.	Gain in 1859.	Loss in 1859.
New York canals, tons.....	3,665,192	3,781,684	116,492	.....
New York Central railroad, tons.....	765,407	834,319	68,912	.....
New York and Erie railroad, tons.....	816,954	869,073	53,119	.....
	5,247,553	5,485,076	238,523	.....
	1859.	1860.	Gain in 1860.	Loss in 1860.
New York canals, tons.....	3,781,684	4,650,214	868,530	.....
New York Central railroad, tons.....	834,319	1,028,183	193,864	.....
New York and Erie railroad, tons.....	868,073	1,139,554	270,481	.....
	5,485,076	6,817,951	1,332,875	.....
	1860.	1861.	Gain in 1861.	Loss in 1861.
New York canals, tons.....	4,050,214	4,507,635	.....	142,579
New York Central railroad, tons.....	1,028,183	1,167,302	139,119	.....
New York and Erie railroad, tons.....	1,139,554	1,253,418	113,864	.....
	6,817,951	6,928,355	262,983	142,579
	1861.	1862.	Gain in 1862.	Loss in 1862.
New York canals, tons.....	4,507,635	5,598,785	1,091,150	.....
New York Central railroad, tons.....	1,167,302	1,387,433	220,131	.....
Erie railway, tons.....	1,253,418	1,632,955	379,537	.....
	6,928,355	8,619,173	1,690,818	.....

CANALS AND RAILROADS.	1862.	1863.	Gain in 1863	Loss in 1863.
New York canals, tons	5,598,785	5,557,692	.....	41,093
New York Central railroad, tons.....	1,387,433	1,449,604	62,171	.....
Erie railway, tons	1,632,955	1,815,096	182,141	.....
	8,619,173	8,822,392	244,312	41,093
	1863.	1864.	Gain in 1864.	Loss in 1864.
New York canals, tons.....	5,557,692	4,852,941	.....	704,751
New York Central railroad, tons	1,449,604	1,557,148	107,544	.....
Erie railway, tons.....	1,815,096	2,170,798	355,702	.....
	8,822,392	8,580,887	463,246	704,751
	1864.	1865.	Gain in 1865.	Loss in 1865.
New York canals, tons....	4,852,941	4,729,654	.....	123,287
New York Central railroad, tons	1,557,148	1,275,299	.....	281,849
Erie railway, tons... ..	2,170,798	2,234,350	63,552	.....
	8,580,887	8,239,303	63,552	405,136
	1865.	1866.	Gain in 1866.	Loss in 1866.
New York canals, tons	4,729,654	5,775,220	1,045,566	.....
New York Central railroad, tons.....	1,275,299	1,602,197	326,898	.....
Erie railway, tons	2,234,350	3,242,792	1,008,442	.....
	8,239,303	10,620,209	2,380,906	.....
	1866.	1867.	Gain in 1867	Loss in 1867.
New York canals, tons....	5,775,220	5,688,325	.....	86,895
New York Central railroad, tons.....	1,602,197	1,667,926	65,729	.....
Erie railway, tons.....	3,242,792	3,484,546	241,754	.....
	10,620,209	10,840,797	307,483	86,895
	1867.	1868.	Gain in 1868.	Loss in 1868.
New York canals, tons.....	5,688,325	6,442,225	753,900	.....
New York Central railroad, tons.....	1,667,926	1,846,599	178,673	.....
Erie railway, tons.....	3,484,546	3,908,243	423,697	.....
	10,840,797	12,197,067	1,356,270	.....
	1868.	1869.	Gain in 1869.	Loss in 1869.
New York canals, tons	6,442,225	5,859,080	.....	583,145
New York Central railroad, tons ..	1,846,599	2,281,885	435,286	.....
Erie railway, tons.....	3,908,243	4,312,209	403,966	.....
	12,197,067	12,453,174	839,252	583,145
	1869.	1870.	Gain in 1870.	Loss in 1870.
New York canals, tons	5,859,080	6,173,769	314,689	.....
New York Central railroad, tons	2,281,885	4,122,000	1,840,115	.....
Erie railway, tons	4,312,209	4,852,505	540,296	.....
	12,453,174	15,148,274	2,695,100	.....
	1870.	1871.	Gain in 1871.	Loss in 1871.
New York canals, tons.....	6,173,769	6,467,888	294,119	.....
New York Central railroad, tons.....	4,122,000	4,532,056	410,056	.....
Erie railway, tons.	4,852,505	4,844,208	.....	8,297
	15,148,274	15,844,152	704,175	8,297
	1871.	1872.	Gain in 1872.	Loss in 1872.
New York canals, tons.....	6,467,888	6,073,370	205,482	.....
New York Central railroad, tons.....	4,532,056	4,398,965	.....	138,091
Erie railway, tons.....	4,844,208	5,564,274	720,066	.....
	15,844,152	16,631,609	925,548	138,091

CANALS AND RAILROADS.	1872.	1873.	Gain in 1873.	Loss in 1873.
New York canals, tons.....	6,673,370	6,364,782	.....	308,588
New York Central railroad, tons.....	4,393,965	5,522,724	1,128,759	.....
Erie railway, tons.....	5,564,274	6,312,702	748,430	.....
	16,631,609	18,200,208	1,877,189	308,588
	1873.	1874.	Gain in 1874.	Loss in 1874
New York canals, tons.....	6,364,782	5,804,588	.....	560,194
New York Central railroad, tons.....	5,522,724	6,114,678	591,954	.....
Erie railway, tons.....	6,312,702	6,364,276	51,574	.....
	18,200,208	18,283,542	643,528	560,194
	1874.	1875.	Gain in 1875.	Loss in 1875.
New York canals, tons.....	5,804,588	4,859,858	.....	944,730
New York Central railroad, tons.....	6,114,678	6,001,954	.....	112,724
Erie railway, tons.....	6,364,276	6,239,946	.....	124,330
	18,283,542	17,101,758	.....	1,181,784
	1875.	1876.	Gain in 1876.	Loss in 1876.
New York canals, tons.....	4,859,858	4,172,129	.....	687,729
New York Central railroad, tons.....	6,001,954	6,803,680	801,726	.....
Erie railway, tons.....	6,239,946	5,972,818	.....	267,128
	17,101,758	16,948,627	801,726	954,857
	1876.	1877.	Gain in 1877.	Loss in 1877.
New York canals, tons.....	4,172,129	4,955,963	783,834	.....
New York Central railroad, tons.....	6,803,680	6,351,356	.....	452,324
Erie railway, tons.....	5,972,818	6,182,451	209,633	.....
	16,948,627	17,489,770	993,467	452,324
	1877.	1878.	Gain in 1878.	Loss in 1878.
New York canals, tons.....	4,955,963	5,171,320	215,357	.....
New York Central railroad, tons.....	6,351,356	7,695,413	1,344,057	.....
Erie railway, tons.....	6,182,451	6,150,568	.....	31,883
	17,489,770	19,017,301	1,559,414	31,883
	1878.	1879.	Gain in 1879.	Loss in 1879
New York canals, tons.....	5,171,320	5,362,372	191,052	.....
New York Central railroad, tons.....	7,695,413	9,015,753	1,320,340	.....
Erie railway, tons.....	6,150,568	8,212,641	2,062,073	.....
	19,017,301	22,590,766	3,573,465	.....
	1879.	1880.	Gain in 1880.	Loss in 1880.
New York canals, tons.....	5,362,372	6,457,656	1,095,284	.....
New York Central railroad, tons.....	9,015,753	10,533,038	1,517,285	.....
Erie railway, tons.....	8,212,641	8,715,892	503,251	.....
	22,590,766	25,706,586	3,115,820	.....
	1880.	1881.	Gain in 1881.	Loss in 1881
New York canals, tons.....	6,457,656	5,179,192	.....	1,278,464
New York Central railroad, tons.....	10,533,038	11,591,379	1,058,341	.....
Erie railway, tons.....	8,715,892	11,086,823	2,370,931	.....
	25,706,586	27,857,394	3,429,272	1,278,464
	1881.	1882.	Gain in 1882.	Loss in 1882.
New York canals, tons.....	5,179,192	5,467,423	228,231	.....
New York Central railroad, tons.....	11,591,379	11,330,393	.....	260,986
Erie railway, tons.....	11,086,823	11,895,238	808,415	.....
	27,857,394	28,693,054	1,096,646	260,986
	1882.	1883.	Gain in 1883.	Loss in 1883.
New York canals, tons.....	5,467,423	5,664,056	196,633	.....
New York Central railroad, tons.....	11,330,393	10,892,440	.....	437,953
Erie railway, tons.....	11,895,238	13,610,623	1,715,385	.....

CANALS AND RAILROADS.	1883.	1884.	Gain in 1884.	Loss in 1884.
New York canals, tons	5,664,056	5,009,488	.....	654,568
New York Central railroad, tons.....	10,892,440	10,212,418	.....	680,022
Erie Railway, tons	*13,610,623	+16,219,598	‡2,608,975	.....

	1884.	1885.	Gain in 1885.	Loss in 1885.
New York canals, tons	5,009,488	4,731,784	.....	277,704
New York Central railroad, tons.....	10,212,418	10,733,499	521,081	.....
Erie Railway, tons	11,071,938	10,253,489	.....	818,449
New York, Buffalo and West Shore rail- road, tons.....	839,539	1,825,176	985,637	.....

* Of this amount, 1,645,133 tons is the tonnage for five months of the N. Y. P. & O. R. R. Co., leased by the Erie.
† Of this amount, 5,147,660 tons is the tonnage for twelve months of the N. Y. P. & O. R. R. Co., leased by the Erie.
‡ An apparent gain, deducting the tonnage of the N. Y. P. & O. for seventeen months, the tonnage of the New York, Lake Erie and Western shows a loss in 1884 of 893,552 tons.

VALUE of all the property and value of each article that came to tide-water during the season of 1885.

Boards and scantling.....	\$8,215,985
Shingles	29,359
Timber.....	222,046
Staves	141,140
Wood.....	64,339
Ashes (leached)	25,107
Flour.....	7,022
Wheat.....	13,953,455
Rye.....	243,442
Corn.....	6,818,990
Corn meal.....	5,510
Barley.....	1,849,130
Barley malt	512,461
Oats.....	140,769
Bran and ship stuff.....	522
Peas and beans	145,085
Apples....	180,524
Potatoes	281,602
Flax seed.	2,475,355
Domestic spirits.....	1,300
Oil meal and cake.....	100,882
Furniture.....	7,200
Pig iron.....	306,552
Bloom and bar iron.....	65,996
Castings and iron ware.....	9,450
Domestic salt.....	261,051
Nails, spikes and horse shoes.....	10,770
Iron and steel	228,887
Railroad iron.....	11,605
Flint, enamel, crockery and glassware.....	36,000
All other merchandise	16,486,914
Stone, lime and clay.....	920,175
Gypsum.....	2,350
Phosphate.....	69,615
Anthracite coal.....	282,715
Bituminous coal.....	58,247
Iron ore.....	776,370
Sundries.....	182,551
Total value.....	<u>\$55,130,473</u>

The whole number of clearances issued during the past season was 36,945, and was issued at the following offices:

Albany.....	4,753
West Troy	7,186
Syracuse.....	4,753
Rochester.....	1,632
Tonawanda.....	3,632

Buffalo.....	5,670
Waterford.....	3,473
Whitehall.....	2,722
Oswego.....	1,255
Geneva.....	725
Boonville.....	1,144
	<hr/>
Total.....	36,945
	<hr/> <hr/>

The total tons coming to tide-water for each of the forty-nine years and the aggregate value thereof, in market, was as follows :

YEARS.	Tons.	Value.
1837	611,781	\$21,822,354
1838	640,481	23,038,510
1839	602,128	20,163,199
1840	669,012	23,213,573
1841	774,334	27,225,322
1842	666,626	22,751,013
1843	836,861	28,453,408
1844	1,019,094	34,183,167
1845	1,204,943	45,452,321
1846	1,362,319	51,105,256
1847	1,744,283	73,092,414
1848	1,447,905	50,883,907
1849	1,579,946	52,375,521
1850	2,038,863	55,474,637
1851	1,977,151	53,927,508
1852	2,234,822	66,893,102
1853	2,505,797	73,688,044
1854	2,223,743	72,120,681
1855	1,890,593	74,177,937
1856	2,123,469	74,286,735
1857	1,617,187	51,190,018
1858	1,985,142	61,536,061
1859	2,121,672	43,175,312
1860	2,854,877	78,798,617
1861	2,980,144	81,432,759
1862	3,402,709	111,176,568
1863	3,274,727	123,173,294
1864	2,805,257	145,609,202
1865	2,730,181	113,865,846
1866	3,305,607	131,801,477
1867	3,029,695	120,902,834
1868	3,240,806	136,446,582
1869	3,096,142	144,866,060
1870	3,156,302	105,517,020
1871	3,494,801	106,874,570
1872	3,647,944	107,086,362
1873	3,376,649	97,869,497
1874	3,123,112	107,976,476
1875	2,608,777	89,447,518
1876	2,426,182	73,893,878
1877	2,986,812	76,787,713
1878	3,637,101	78,563,710
1879	3,286,176	96,992,498
1880	4,067,402	143,572,991
1881	3,065,839	68,785,451
1882	3,068,152	74,303,139
1883	2,892,176	66,219,034
1884	2,900,788	66,718,124
1885	2,715,219	55,130,473

THE TONS of the total movement of articles on all the canals, from 1837 to 1885, both years inclusive, were as follows:

YEARS.	Products of the forest.	Agriculture.	Manufactures.	Merchandise.	Other articles.	Total.
1837	618,741	208,043	81,735	94,777	168,000	1,171,296
1838	265,089	255,227	101,526	124,290	186,879	1,333,011
1839	667,581	266,052	111,968	132,286	257,826	1,435,713
1840, Genesee Valley canal open'd	587,647	393,780	100,367	112,021	222,231	1,416,046
1841	645,548	391,905	127,896	141,054	215,258	1,521,661
1842	504,597	401,276	98,968	101,446	130,644	1,236,931
1843	687,184	455,797	124,277	119,209	126,972	1,513,439
1844	881,774	509,387	144,245	141,930	156,651	1,816,586
1845	916,976	555,160	160,638	151,450	228,543	1,977,565
1846	1,087,714	814,258	149,006	169,799	218,623	2,268,662
1847	1,086,880	1,092,946	176,448	224,890	287,812	2,869,810
1848	1,104,940	913,824	202,781	261,458	331,287	2,796,230
1849	864,373	1,020,259	203,990	255,455	310,088	2,894,732
1850	1,261,991	965,619	200,218	269,370	379,419	3,076,617
1851	1,393,698	1,125,264	222,529	365,404	475,838	3,582,733
1852	1,586,080	1,213,357	207,955	420,295	435,754	3,863,441
1853	1,821,525	1,150,924	230,036	458,327	587,041	4,247,853
1854	1,768,745	992,839	258,021	406,022	740,235	4,165,862
1855	1,534,934	1,047,344	281,873	374,402	784,064	4,022,617
1856	1,478,674	1,192,673	284,901	370,758	789,076	4,116,082
1857	1,364,002	767,370	232,803	222,954	756,932	3,344,061
1858	1,232,968	1,279,891	295,903	188,441	667,989	3,665,192
1859	1,542,035	816,784	299,421	211,182	912,262	3,781,684
1860	1,509,977	1,682,754	268,759	250,360	938,364	4,650,214
1861	1,052,392	2,144,373	280,256	135,096	895,518	4,507,635

Total Movement — (Continued).

YEARS.	Products of the forest.	Agriculture.	Manufactures.	Merchandise.	Other articles.	Total.
1862	1,569,674	2,494,036	364,877	167,927	1,002,271	4,598,785
1863	1,628,688	2,236,075	319,432	172,278	1,201,219	5,557,692
1864	1,478,921	1,572,836	282,354	143,984	1,374,846	4,852,941
1865	1,467,315	1,696,091	281,832	154,968	1,129,448	4,729,654
1866	1,769,994	1,786,060	302,241	179,878	1,737,047	5,775,220
1867	1,744,252	1,438,517	320,844	319,880	1,964,832	5,688,325
1868	1,958,309	1,442,147	373,262	324,064	2,344,443	6,442,225
1869	1,855,930	1,314,071	342,239	268,970	2,077,870	5,850,080
1870	1,916,511	1,309,153	352,497	271,856	2,333,752	6,173,769
1871	1,941,297	1,863,868	336,288	288,428	2,038,007	6,467,888
1872	1,950,798	1,683,962	325,564	298,758	2,414,288	6,673,370
1873	1,582,072	1,750,418	267,820	172,990	2,591,482	6,364,782
1874	1,482,753	1,772,583	246,697	132,181	2,170,374	5,804,588
1875	1,250,546	1,311,613	275,731	110,141	1,911,827	4,859,858
1876	1,175,313	1,067,497	180,201	64,943	1,684,175	4,172,129
1877	1,312,526	1,522,317	184,218	83,010	1,853,892	4,955,933
1878	1,364,120	1,921,236	220,063	138,064	1,527,837	5,171,320
1879	1,368,819	1,850,347	255,303	237,071	1,650,802	5,362,372
1880	1,566,764	2,408,358	278,114	355,165	1,849,255	6,457,656
1881	1,652,543	1,171,400	250,961	325,775	1,778,513	5,179,192
1882	1,771,743	1,173,257	187,535	283,174	2,051,714	5,467,423
1883	1,828,643	1,394,581	242,649	310,844	1,887,339	5,664,056
1884	1,671,706	1,264,237	205,013	300,480	1,568,052	5,009,488
1885	1,595,632	1,108,711	194,714	220,237	1,612,490	4,731,784

TOTAL TONS of each class of articles which came to the Hudson river from Erie and Champlain canal from 1837 to 1855, both inclusive, were as follows :

YEARS.	Products of the forest.	Agriculture.	Manufactures.	Merchandise.	Other articles.	Total tons.
1837	385,017	151,469	10,124	394	64,777	611,781
1838	400,877	182,142	8,487	298	48,677	640,481
1839	377,720	163,785	8,561	499	51,559	602,128
1840	321,709	302,356	8,665	104	36,178	669,012
1841	449,095	270,240	17,891	155	36,953	774,334
1842	321,480	293,177	16,015	185	35,769	666,626
1843	416,173	346,140	29,493	201	44,854	836,861
1844	545,202	383,363	39,957	246	62,627	1,031,395
1845	607,930	447,627	49,812	253	99,321	1,204,943
1846	603,010	608,454	46,076	1,797	82,982	1,362,319
1847	666,113	897,717	51,532	4,831	124,090	1,744,283
1848	603,272	685,896	44,867	6,343	107,527	1,447,905
1849	665,547	769,600	44,288	5,873	94,638	1,579,946
1850	947,768	926,048	39,669	7,105	113,273	2,033,863
1851	913,268	891,420	52,302	4,580	115,581	1,977,151
1852	1,064,677	989,268	47,512	10,605	122,760	2,234,822
1853	1,340,261	932,189	52,817	12,633	167,897	2,505,797
1854	1,103,018	846,447	40,082	14,632	219,564	2,223,743
1855	877,805	782,604	44,844	15,559	174,781	1,895,593
1856	858,771	1,023,417	50,454	14,073	176,754	2,123,469
1857	798,986	561,894	55,611	16,987	183,709	1,617,187
1858	817,613	929,789	74,981	15,233	147,526	1,985,142
1859	1,123,607	610,317	63,079	15,804	308,865	2,121,672
1860	1,137,873	1,373,393	66,969	11,235	265,407	2,854,877

Total tons of each class of articles which came to the Hudson river from Erie and Champlain canal — (Continued).

YEARS.	Products of the forest.	Agriculture.	Manufactures.	Merchandise.	Other articles.	Total tons.
1861	690,586	1,934,247	43,074	8,405	303,832	2,980,144
1862	968,062	2,152,159	45,502	5,470	231,516	3,402,709
1863	1,049,559	1,898,253	56,268	5,123	265,524	3,274,727
1864	1,106,148	1,320,562	79,480	3,469	295,598	2,805,257
1865	1,051,616	1,379,331	58,211	4,302	236,721	2,730,181
1866	1,329,884	1,542,035	60,180	6,372	367,136	3,305,607
1867	1,359,287	1,143,712	77,250	5,196	444,250	2,029,695
1868	1,459,353	1,229,554	89,814	5,058	453,370	3,237,149
1869	1,453,419	1,087,105	84,623	4,123	465,873	3,096,142
1870	1,465,517	1,049,586	91,166	12,118	537,915	3,156,302
1871	1,347,979	1,571,754	94,911	7,603	473,554	3,495,801
1872	1,467,865	1,490,248	80,936	7,672	601,223	3,647,944
1873	1,308,471	1,421,469	46,421	12,091	588,197	3,376,649
1874	1,192,681	1,470,872	49,426	12,905	497,228	3,223,112
1875	813,275	1,175,495	70,209	8,341	541,457	2,608,777
1876	890,725	906,483	44,268	4,364	580,342	2,426,182
1877	978,366	1,362,700	53,545	5,341	586,860	2,986,812
1878	1,120,666	1,833,266	56,108	7,367	619,694	3,637,101
1879	1,043,970	1,710,539	46,928	15,299	469,440	3,286,176
1880	1,202,207	2,090,283	39,397	30,264	705,251	4,067,402
1881	1,367,938	1,165,347	53,013	15,466	464,085	3,065,839
1882	1,397,816	1,024,318	61,876	24,154	559,988	3,068,152
1883	1,403,174	1,234,463	47,910	27,798	449,152	3,162,497
1884	1,097,450	1,054,041	56,899	45,538	377,259	2,631,190
1885	1,284,213	949,870	61,912	48,185	371,039	2,715,219

MONTHLY receipts at New York of flour, grain and meal (excluding beans, bran and buckwheat) for the year 1885,
by routes, rail and water, reduced to bushels.

	BY RAILROAD, BUSHELS.				
	N. Y. C. & H. R. Railroad.	N. Y., L. Erie and Western.	Pennsylvania.	Delaware and Lackawanna.	West Shore and Buffalo.
January ..	3,308,079	1,554,530	945,238	1,318,460	1,140,308
February ..	2,946,507	1,616,424	1,539,680	563,701	486,714
March ..	4,528,692	3,135,685	2,425,499	685,282	1,233,040
April ..	3,109,838	2,054,094	1,314,416	611,017	1,301,575
May ..	2,353,276	1,789,995	1,210,878	244,196	906,016
June ..	2,227,436	1,823,284	1,002,352	377,372	779,663
July ..	2,037,865	1,679,412	688,364	289,732	474,749
August ..	3,060,581	1,954,422	1,341,920	210,847	412,343
September ..	3,261,875	2,541,664	1,478,913	388,988	1,433,581
October ..	2,654,177	1,932,371	910,940	155,777	795,745
November ..	2,759,393	2,393,014	1,222,752	283,659	489,077
December ..	3,831,993	2,504,656	1,148,639	589,387	548,488
Total 1885 ..	36,079,712	24,979,551	15,229,591	5,718,418	10,001,299
Total 1884 ..	30,886,489	19,976,256	10,982,200	5,713,608	1,216,038
Per cent 1885 ..	28.50	19.73	12.02	4.52	7.90
Per cent 1884 ..	26.76	17.30	9.52	4.95	1.05

Monthly receipts at New York of flour, etc.— (Continued).

	BY RAILROAD, BUSHELS.		BY WATER, BUSHELS.			Total rail and water.
	Various.	Total railroad.	River and coastwise.	Canal.	Total water.	
January.....	98,850	8,365,465	193,917	*	193,917	8,559,382
February.....	65,778	7,218,804	117,006	*	117,006	7,335,810
March.....	131,278	12,139,476	150,546	*	150,546	12,290,022
April.....	43,971	8,434,911	225,889	*	225,889	8,660,800
May.....	67,553	6,571,914	258,904	1,372,254	1,631,158	8,203,072
June.....	66,777	6,276,884	255,991	5,723,400	5,979,391	12,256,275
July.....	46,246	5,216,368	271,949	3,289,700	3,561,649	8,778,017
August.....	43,878	7,023,991	794,692	4,456,336	5,251,028	12,275,019
September.....	37,335	9,142,356	375,049	5,340,036	5,715,085	14,857,441
October.....	62,385	6,511,395	364,600	4,215,161	4,579,761	11,091,156
November.....	155,283	7,303,178	387,186	5,036,500	5,423,686	12,726,864
December.....	140,625	8,763,788	342,575	497,200	839,775	9,603,563
Total 1885.....	959,959	92,968,530	3,738,304	29,930,587	33,668,891	126,637,421
Total 1884.....	6,302,256	75,076,847	2,417,962	37,925,257	40,343,219	115,420,066
Per cent 1885....	.75	73.42	2.75	23.63	26.58	100
Per cent 1884....	5.46	65.04	2.09	32.87	34.96	100

* Canal closed.

EXPORTS of flour, wheat and corn from New York, Baltimore, Philadelphia, Boston, New Orleans and Montreal, and the percentage of the exports from each port.

	Flour, barrels.	Wheat, bushels.	Corn, bushels.	Percentage of total exports at places named.		
				Flour.	Wheat.	Corn.
	1880.	1880.	1880.			
New York	4,215,415	61,909,929	49,875,430	56.2	49.3	43.9
Boston.....	1,105,473	3,513,817	11,454,256	14.7	02.8	10.0
Philadelphia	288,656	12,342,492	18,172,396	03.8	09.9	16.0
Baltimore.....	525,985	33,678,376	15,244,895	07.0	26.8	13.4
Montreal	739,007	9,084,266	7,622,161	09.9	07.1	06.8
New Orleans	626,418	5,169,497	11,177,045	08.4	04.1	09.9
Total	7,500,950	125,698,377	113,546,183			
During the year 1880 the canal carried through						
freight going east...	17,166	29,285,366	39,154,785	00.2	23.2	34.4
	1881.	1881.	1881.			
New York	4,507,052	41,788,708	31,614,480	59.9	48.2	42.7
Boston	1,109,583	3,081,232	8,038,627	14.8	03.6	10.8
Philadelphia	190,842	8,860,522	6,799,457	02.5	10.2	09.2
Baltimore.....	437,701	19,682,935	12,650,303	05.8	22.7	17.2
Montreal	632,821	6,554,622	3,359,084	08.4	07.6	04.5
New Orleans	642,460	6,707,982	11,508,685	08.6	07.7	15.6
Total	7,520,459	86,676,001	73,970,636			

EXPORTS of flour, wheat and corn from New York, etc.—(Continued.)

	Flour, barrels.	Wheat, bushels.	Corn, bushels.	Percentage of total exports at places named.		
				Flour.	Wheat.	Corn.
During the year 1881 the canals carried through freight going east.....	1881.	1881. 12,146,166	1881. 15,056,571	....	14.0	20.3
New York.....	1882. 4,619,499	1882. 37,020,103	1882. 9,012,373	55.5	50.8	50.7
Boston.....	1,468,146	2,843,058	2,100,503	17.6	04.0	11.8
Philadelphia.....	246,147	5,759,947	839,024	02.9	07.9	04.8
Baltimore.....	490,734	17,465,976	1,126,055	05.9	23.8	06.4
Montreal.....	775,862	6,913,290	672,850	09.3	09.5	03.7
New Orleans.....	729,749	2,890,698	4,024,325	08.8	04.0	22.6
Total.....	8,330,137	72,893,072	17,775,130			
During the year 1882 the canals carried through freight going east.....	.....	18,901,666	7,276,607	....	25.9	40.9
New York.....	1883. 4,330,146	1883. 20,049,200	1883. 22,222,754	56.3	43.6	44.5
Boston.....	1,766,172	694,384	4,634,509	22.9	01.5	09.3
Philadelphia.....	362,877	4,372,777	5,435,642	4.7	09.5	10.9
Baltimore.....	441,477	15,245,868	10,012,247	5.7	33.1	20.1

Montreal	776,242	5,008,167	4,530,731	10.1	10.9	9.1
New Orleans	22,061	651,430	3,061,224	.3	1.4	6.1
Total	7,698,975	46,021,826	49,897,107			
During the year 1883 the canals carried through						
freight going east .....	.....	16,466,633	16,799,321	....	35.7	33.6
New York	^{1884.} 3,907,021	^{1884.} 28,687,362	^{1884.} 11,862,158	51.6	49.4	38.5
Boston	2,173,842	1,692,081	4,247,071	28.7	02.9	13.8
Philadelphia	203,460	5,775,658	1,610,392	02.6	09.9	05.2
Baltimore	444,249	16,524,524	5,651,605	05.9	28.4	18.3
Montreal	844,019	3,967,457	3,316,053	11.2	06.9	10.8
New Orleans	Not reported.	1,405,219	4,089,507	....	02.5	13.4
Total	7,572,591	58,052,301	30,776,786			
During the year 1884 the canals carried through						
freight going east	213	24,322,200	5,638,357	....	..	....

Exports of flour, wheat and corn from New York, etc.— (Continued).

	Flour, barrels.	Wheat, bushels.	Corn, bushels.	Percentage of total exports at places named.		
				Flour.	Wheat.	Corn.
New York.....	1885. 3,763,029	1885. 16,286,800	1885. 26,259,328	45.7	54.9	43.8
Boston.....	1,972,326	1,062,293	3,647,244	23.9	3.5	6.1
Philadelphia.....	695,287	3,369,915	6,028,564	8.4	11.1	10.1
Baltimore.....	1,093,093	4,575,262	13,752,196	13.3	15.1	22.9
New Orleans.....	25,158	96,930	7,825,641	0.3	0.3	13.1
Montreal.....	679,426	4,221,283	2,378,827	8.4	15.1	4.0
Total.....	8,228,319	29,612,483	59,891,800	100.0	100.0	100.0
During the season of 1885 the canals carried						
through freight going east.....	296	16,379,100	10,883,500	....	55.3	

EXPORTS of flour and grain from the United States for the calendar year 1885.

	Barley, bushels.	Indian corn, bushels	Indian corn meal, barrels.	Oats, bushels.
New York	408	26,259,228	152,488	6,198,302
Boston . . . . .	.....	3,647,244	102,534	209,473
Philadelphia . . . . .	.....	6,028,564	17,709	348,207
Baltimore	75	13,752,196	1,948	33,620
New Orleans . . . . .	.....	7,825,641	2,025	2,597
San Francisco	247,613	30,640	.....	93,335
Chicago . . . . .	.....	2,158,948	1,140	31,199
Detroit . . . . .	.....	589,425	3,758	103,425
Huron . . . . .	.....	550,434	9,349	44,398
Key West . . . . .	.....	23,155	.....	2,312
Miami . . . . .	.....	265,300	.....	.....
New Haven . . . . .	.....	.....	9,862	.....
Portland . . . . .	.....	496,114	250	8,000
Willametta	40	.....	.....	160
Yorktown . . . . .	.....	618,350	.....	.....
All other districts	1,760	280,503	3,614	254,660
Total exports 1885	249,896	62,525,742	304,677	7,329,898
Total exports 1884	990,916	32,988,212	240,328	3,249,669
Total exports 1883	423,596	61,274,915	278,942	485,956
Total exports 1882	313,027	15,433,593	239,457	523,731

Exports of flour and grain from the United States, etc.— (Continued).

	Oatmeal, pounds.	Rye, bushels.	Wheat, bushels.	Wheat flour, barrels.	Rye flour, barrels.
New York.....	8,559,793	493,319	16,286,800	3,763,029	3,863
Boston.....	7,734,313	.....	1,062,293	1,972,326	.....
Philadelphia.....	2,511,640	.....	3,369,915	695,287	.....
Baltimore.....	6,560,169	33,728	4,575,262	1,093,093	.....
New Orleans.....	364	135,253	96,930	25,158	.....
San Francisco.....	213,495	83,116	19,499,247	1,263,795	.....
Chicago.....	.....	.....	764,593	16	.....
Detroit.....	4,384,160	.....	22,654	97,114	.....
Huron.....	3,522,300	.....	78,323	61,680	.....
Key West.....	.....	.....	.....	29,190	.....
Milwaukee.....	.....	.....	77,600	.....	.....
New Haven.....	.....	.....	.....	5,426	250
Portland.....	1,584,800	.....	72,560	94,671	.....
Richmond.....	.....	.....	.....	209,713	.....
Willametta.....	650	.....	5,145,873	249,286	.....
Yorktown.....	.....	.....	227,165	33,017	.....
All other districts.....	139,866	.....	1,746,722	233,013	1
Total exports 1885.....	35,211,550	745,416	53,025,937	9,825,814	4,114
Total exports 1884.....	32,174,636	5,234,524	81,628,478	9,525,747	4,233
Total exports 1883.....	Not enumerated	4,690,283	71,013,280	9,243,348	4,626
Total exports 1882.....	Not enumerated	1,420,640	110,343,185	7,587,670	5,227

STATEMENT showing the various tonnage of the boats registered in each of the last forty-one years, and the progressive increase of their capacity.

TONNAGE.	Inventory of all boats to Jan., 1884.	New boats registered.									
		1844.	1845.	1846.	1847.	1848.	1849.	1850.	1851.	1852.	1853.
280
250	3
240	1
230
225
220	1
200	5
190
180
170	1	..	..
160
150	2	..	1	6
140
135
130	1	..	1	2	7
125	18
120	1	..	1	..	16
115	2	..	10
110	16
105
100	2	13	27	34	79

STATEMENT

TONNAGE.	Inventory of all boats to Jan., 1884.	New boats registered.									
		1844.	1845.	1846.	1847.	1848.	1849.	1850.	1851.	1852.	1853.
95	...	...	1	1	6	...	4	6	23	63	180
90	2	1	6	27	10	4	4	25	72	90	164
85	1	...	1	45	21	13	13	16	11	22	22
80	3	9	13	560	143	78	78	38	28	26	33
75	14	33	60	553	158	75	75	17	22	10	15
70	175	124	107	162	59	20	20	20	18	9	6
65	295	94	54	44	13	2	2	4	1	4	3
60	526	71	33	30	25	7	7	3	2	2	2
55	256	15	4	13	8	...	...	...	...	...	...
50	457	14	5	4	2	2	2	4	1	...	...
45	158	1	2	3	1	...	...	...	1	...	...
40	148	...	...	4	4	1	...	3	1	...	...
35	33	1	...	3	3	...	...	...	1	...	...
30	34	11	1	3	3	6	4	...	...	...	...
25	10	3	...	3	3	...	...	...	...	...	...
20	8	...	3	2	...	...	2	...	...	...	...
15	3	1	...	1	...	1	...	...	...	...	...
10	4	...	1	2	1	1	...	...	...	2	...
5	...	...	...	...	...	...	...	1	...	...	...
2	...	...	3	...	...	...	...	...	...	...	...
	2,126	378	297	1,466	457	215	152	213	271	590	

STATEMENT — (Continued).

TONNAGE.	New boats registered.									
	1854.	1855.	1856.	1857.	1858.	1859.	1860.	1861.	1862.	1863.
280	....	....	..	....	....	....	....	....	2	....
250	1	....	1	1	1	2	2	16	3	....
240	....	1	2	....	....	....	....	7	1	....
230	....	....	....	....	....	....	....	....	28	3
225	....	....	....	....	....	....	....	....	113	2
220	1	....	....	....	....	....	3	55	4	69
200	3	4	....	3	3	4	33	176	310	254
190	....	....	....	....	....	....	....	....	19	25
180	....	....	4	....	7	12	60	51	6	70
170	1	....	....	....	15	7	17	9	16	8
160	....	....	....	....	....	....	....	....	2	9
150	13	2	2	51	46	11	14	27	84	24
140	....	....	4	15	5	1	2	19	12	14
135	....	....	5	2	....	....	2	1	....	....
130	9	43	22	16	4	2	2	3	8	16
125	105	18	14	21	15	1	5	6	2	3
120	143	125	118	84	13	9	22	15	19	15
115	34	17	13	4	....	....	5	1	13	3
110	87	12	10	6	3	1	4	6	4	5
105	....	....	1	2	....	2	....	....	....	....
100	83	28	28	8	25	14	55	69	100	61
95	69	40	38	18	15	5	13	20	24	14
90	95	58	69	43	16	36	42	42	54	102
85	20	16	3	16	5	8	35	30	3	8

STATEMENT — (Continued).

TONNAGE.	New boats registered.									
	1854.	1855.	1856.	1857.	1858.	1859.	1860.	1861.	1862.	1863.
80.....	44	28	6	15	22	25	49	37	4	18
75.....	32	43	17	14	14	21	19	...	4	7
70.....	10	23	4	3	7	16	4	7	1	10
65.....	1	2	....	1	3	4	3	2	....	....
60.....	2	4	....	3	18	8	2	6	1	6
55.....	....	....	....	....	....	10	....	....	....	....
50.....	1	3	1	....	7	1	2	2	2	5
45.....	1	....	....	....	1	3	1	....	1	6
40.....	1	....	1	1	3	....	1	1	....	....
35.....	..	....	....	....	....	....	1	....	....	....
30.....	....	....	....	1	....	....	....	....	2	9
25.....	1	1	....	....	3	....	....	1	4	....
20.....	....	1	1	....	....	....	1	1	1	4
15.....	2	1	1	....	1	1	....	....	....	....
	760	471	363	328	253	204	400	619	848	770

STATEMENT — (Continued).

TONNAGE	New boats registered.										
	1864.	1865.	1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873.	1874.
280.....	....	..	....	....	....	....	....	....	....	....	....
250.....	....	4	8	2	3	3	7	4	14	1	6
240.....	1	3	40	47	49	60	49	44	92	176	111
230.....	3	4	28	42	61	38	37	18	21	20	16
225.....	11	4	24	29	44	18	10	7	10	26	2
220.....	30	19	43	47	27	14	11	4	19	21	4
200.....	98	45	68	56	32	11	13	6	45	20	20
190.....	3	....	....	5	....	....	....	....	....	....	....
180.....	7	4	4	....	....	....	2	....	1	1	....
170.....	....	3	....	....	....	1	....	....	1	2	....
160.....	2	....	4	....	2	....	1	2	....	....	3
150.....	24	8	11	12	7	2	....	....	6	4	....
140.....	15	3	5	7	7	2	2	....	10	16	7
135.....	....	....	....	....	....	....	....	....	....	15	....
130.....	3	2	7	20	5	7	19	13	3	5	1
125.....	5	2	4	4	2	....	2	1	1	10	5
120.....	6	6	21	16	6	7	7	2	10	2	2
115.....	4	4	12	....	....	....	2	1	1	35	3
110.....	2	6	2	....	2	3	2	1	7	33	15
105.....	....	....	....	....	....	....	....	....	....	8	....
100.....	38	11	95	114	40	43	30	28	23	14	13
95.....	38	5	21	....	7	3	4	3	3	5	6
90.....	66	37	65	83	27	19	13	13	14	3	8

STATEMENT — (Continued).

TONNAGE.	New boats registered.										
	1864.	1865.	1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873.	1874.
85.....	4	2	2	...	3	2	5	1	4	1	3
80.....	19	8	6	22	7	4	5	2	6	6	3
75.....	1	6	4	7	4	23	9	5	5	6	3
70.....	7	6	4	4	23	...	...	22	12	1	6
65.....	...	...	...	...	...	...	...	...	...	...	...
60.....	6	3	4	2	23	25	31	13	14	...	...
55.....	...	...	...	...	...	...	...	...	...	...	5
50.....	1	1	1	1	6	6	2	...	1	...	3
45.....	3	...	...	...	...	...	...	...	...	1	2
40.....	...	...	...	...	...	...	...	...	...	...	...
35.....	...	...	...	...	...	...	...	...	...	...	...
30.....	...	1	...	...	...	...	...	1	1	1	...
25.....	1	...	...	...	...	...	...	...	...	...	2
20.....	1	1	1	...	...	...	1	...	1	...	...
15.....	...	...	...	...	...	2	1	3	1	...	...
	399	198	484	520	387	298	269	194	326	433	249

STATEMENT — (Continued).

TONNAGE.	New boats registered.									
	1875.	1876.	1877.	1878.	1879.	1880.	1881.	1882.	1884.	1885.
280.....	...	...	...	...	...	1	...	...	..	...
250.....	5	2	..	15	19	63	70	12	24	14
240.....	35	18	14	116	151	223	109	9	4	2
230.....	4	3	...	5	13	23	24	...	..	...
225.....	1	1	1	2	1	10	9	1	..	...
220.....	3	...	1	3	1	15	5	2	..	...
200.....	8	2	1	8	8	17	13	5	..	...
190.....	...	...	...	...	...	...	1	1	..	...
180.....	...	...	...	2	2	...	1	...	..	...
170.....	...	...	...	...	1	...	...	...	..	...
160.....	...	3	1	...	1	...	...	...	..	...
150.....	...	...	1	...	2	6	10	2	..	...
140.....	1	...	...	3	...	1	3	1	1	...
135.....	...	...	...	...	...	...	1	...	1	...
130.....	1	...	...	2	4	4	...	1	..	...
125.....	4	1	1	...	6	19	1	2	..	1
120.....	2	1	1	4	4	8	10	1	..	...
115.....	...	1	1	...	3	2	4	3	..	...
110.....	6	10	6	14	15	...	16	1	1	...
105.....	...	...	...	...	...	...	2	...	1	2
100.....	5	11	31	30	51	31	31	35	14	5
95.....	9	9	1	7	16	4	29	4	9	7

TONS of merchandise going to other States by way of Buffalo, from 1860 to 1885, inclusive.

STATES, ETC	1860.	1861.	1862.	1863.	1864.	1865.	1866.	1867.
Pennsylvania	1,439	706	861	899	535	420	147	331
Ohio	10,003	5,159	7,340	9,726	6,106	8,093	5,785	5,678
Michigan	13,509	6,476	7,137	6,414	4,782	5,406	4,874	12,885
Indiana	2,967	1,470	793	1,869	1,144	2,151	1,638	2,987
Illinois	24,386	12,108	24,118	21,024	25,842	24,575	41,287	44,589
Wisconsin	13,517	6,920	9,705	20,562	9,856	11,407	11,359	14,116
Kentucky	111	38	351	879	130	206	19	323
Missouri	2,284	706	1,685	1,245	1,680	1,281	1,407	892
Tennessee	18	.....	.....	.....	.....	20	.....	.....
Alabama . . . . .	.....	.....	.....	.....	.....	.....	.....	.....
Minnesota	699	489	.....	.....	3,045	361	863	452
Iowa	1,355	834	850	1,371	3,991	1,992	808	783
Canada	842	332	105	135	227	3,263	188	9
	72,030	35,278	52,945	64,124	57,338	59,175	68,375	83,045

STATEMENT — (Continued).

STATES, ETC.	1868.	1869.	1870.	1871.	1872.	1873.	1874.	1875.
Pennsylvania..	9	12	206	174	821	73	32	90
Ohio.....	9,227	4,926	7,923	4,424	10,571	3,778	1,272	898
Michigan.....	8,232	8,339	4,072	4,215	15,299	10,743	2,095	6,296
Indiana.....	2,021	2,113	952	1,072	10,133	2,136	416	335
Illinois.....	48,884	47,891	51,161	54,574	40,315	26,916	23,416	5,431
Wisconsin.....	23,986	6,610	8,532	15,174	15,962	10,780	3,165	1,538
Kentucky.....	1,493	.....	733	528	565	385	64	88
Missouri.....	2,775	3,163	10,610	14,727	19,284	1,404	430	121
Tennessee.....	.....	.....	.....	.....	.....	.....	.....	.....
Alabama.....	.....	.....	.....	.....	.....	.....	.....	.....
Minnesota.....	1,313	13,157	5,487	21,313	10,649	482	381	144
Iowa.....	1,428	4,552	6,510	6,377	4,460	518	673	674
Canada.....	191	.....	.....	....	18,354	364	115	11,752
	99,559	90,763	96,186	122,578	146,413	57,579	32,059	27,367

STATEMENT — (Continued).

STATES, ETC.	1876.	1877.	1878.	1879.	1880.	1881.	1882.	1883.	1884.	1885.
Pennsylvania.....	.....	354	999	2,219	.....	.....	4,211	8,206	.....	.....
Ohio.....	124	2,794	8,148	16,523	23,156	29,067	32,218	28,626	425	.....
Michigan.....	67	3,151	3,699	3,730	17,684	13,485	4,596	5,993	4,055	.....
Indiana ..	1	119	2,308	2,393	11,871	9,883	1,404	6,731	50	.....
Illinois.....	2,341	11,281	41,684	80,358	72,484	156,403	78,998	76,230	3,450	63,805
Wisconsin	406	2,361	10,799	12,567	46,968	35,870	6,907	13,864	47,467	37,790
Kentucky .....	.....	.....	1,577	2,851	573	270	552	1,873	.....	.....
Missouri.....	.....	.....	11,816	19,988	13,882	29,013	3,064	5,010	133	.....
Tennessee .....	.....	.....	.....	.....	.....	.....	21	.....	.....	.....
Alabama.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Minnesota.....	4	.....	2,359	2,986	18,199	6,332	3,243	2,992	51,786	40,518
Iowa.....	20	266	2,308	3,818	17,382	15,500	2,165	2,399	2,638	.....
Canada.....	307	.....	.....	185	.....	.....	26,069	25,979	12,736	14,000
	3,270	20,326	85,697	142,618	222,199	295,823	163,448	178,903	201,740	156,113

STATEMENT of the tons of property moved on each and all the canals, comprising the tons of total movement.

YEAR.	Erie	Champlain.	Oswego.	Cayuga and Seneca.	Chemung.	Crooked Lake.
1837	667,151	261,659	161,353	20,274	20,288	24,258
1838	744,848	266,553	222,697	23,541	30,256	30,336
1839	845,007	263,552	221,014	26,300	36,089	26,823
1840	829,960	245,229	219,627	32,486	34,217	24,026
1841	906,442	276,418	135,689	34,634	63,042	33,030
1842	712,310	230,844	129,498	31,716	54,866	18,660
1843	819,216	262,212	240,571	25,998	66,247	31,856
1844	945,944	269,546	326,607	31,099	88,231	32,589
1845	1,038,700	266,922	340,481	46,464	114,740	39,489
1846	1,264,408	280,480	351,511	61,014	124,768	35,556
1847	1,661,575	313,124	441,096	58,204	189,165	36,318
1848	1,599,965	293,889	490,147	46,252	150,691	34,155
1849	1,622,444	321,345	557,637	40,440	135,867	36,317
1850	1,635,089	460,219	583,346	42,379	128,263	38,797
1851	1,955,265	513,793	676,321	37,084	159,563	29,309
1852	2,129,334	531,001	684,191	47,275	187,577	35,757
1853	2,196,308	608,354	761,276	58,793	249,980	53,985
1854	2,224,008	602,913	611,533	72,995	270,978	25,349
1855	2,202,463	537,108	654,399	76,744	223,271	25,850
1856	2,107,678	611,610	657,381	131,907	245,621	28,559
1857	1,566,624	547,236	605,218	120,435	187,201	16,571
1858	1,767,004	608,918	688,960	75,968	205,168	16,318
1859	1,753,954	751,046	612,390	80,602	256,323	17,933
1860	2,253,533	681,157	1,080,076	98,678	226,051	14,723

STATEMENT — (Continued).

YEAR.	Erie.	Champlain.	Oswego.	Cayuga and Seneca.	Chemung.	Crooked Lake.
1861	2,500,782	545,930	852,920	100,992	208,792	12,239
1862	3,204,277	647,318	1,063,413	125,659	243,628	19,632
1863	2,955,302	878,920	992,173	119,704	307,151	11,230
1864	2,535,792	846,790	765,097	185,161	280,834	6,316
1865	2,523,490	815,311	825,649	192,312	164,796	9,376
1866	2,896,027	1,001,493	990,809	368,233	226,510	12,189
1867	2,920,578	1,047,440	940,136	389,704	145,627	6,558
1868	3,346,986	1,120,585	958,444	515,295	165,875	4,451
1869	2,845,072	1,059,334	934,638	533,516	245,761	7,541
1870	3,083,132	1,143,719	917,728	527,728	206,535	15,825
1871	3,580,922	1,099,995	941,858	445,186	173,281	12,024
1872	3,562,560	1,449,528	832,490	386,977	217,263	7,145
1873	3,602,535	1,195,390	655,588	437,382	257,962	12,831
1874	3,097,122	1,268,292	665,408	378,825	205,602	9,286
1875	2,787,226	1,077,746	486,530	224,492	129,425	.....
1876	2,418,422	910,151	370,330	137,264	214,448	.....
1877	3,254,367	1,021,782	319,327	247,864	12,026	.....
1878	3,608,634	1,040,912	257,254	168,201	8,767	.....
1879	3,820,027	1,012,005	333,713	117,027	.....	.....
1880	4,608,651	1,200,503	427,863	125,331	.....	.....
1881	3,598,721	986,079	394,542	99,617	.....	.....
1882	3,694,364	1,097,343	445,295	123,488	.....	.....
1883	3,587,102	1,366,358	276,350	134,631	.....	.....
1884	3,389,555	1,118,073	265,511	119,990	.....	.....
1885	3,208,207	1,139,402	213,079	64,125	.....	.....

STATEMENT — (Continued).

YEARS.	Chenango.	Genesee Valley.	Black River.	Oneida Lake.	Baldwinsville.	Total.
1837	8,213	.....	.....	.....	.....	1,171,296
1838	14,778	.....	.....	.....	.....	1,333,011
1839	16,928	.....	.....	.....	.....	1,435,713
1840	16,848	.....	.....	.....	.....	1,416,046
1841	23,356	13,653	.....	22,150	.....	1,521,661
1842	17,177	26,892	.....	.....	.....	1,236,931
1843	19,026	41,860	.....	.....	.....	1,513,439
1844	31,472	48,313	.....	26,445	.....	1,816,586
1845	38,305	65,077	.....	25,991	.....	1,977,565
1846	41,112	73,546	.....	28,808	.....	2,268,662
1847	44,051	87,615	.....	22,188	.....	2,869,810
1848	35,207	95,632	.....	30,642	.....	2,796,230
1849	36,557	98,467	.....	47,451	.....	2,894,732
1850	41,892	84,674	.....	59,451	.....	3,076,617
1851	40,307	89,804	.....	56,828	.....	3,582,733
1852	44,939	100,000	25,320	45,049	.....	3,863,441
1853	76,538	122,901	36,497	43,969	.....	4,247,853
1854	77,124	157,164	41,924	43,351	.....	4,165,862
1855	89,390	158,942	55,525	34,532	31,945	4,022,617
1856	105,502	102,321	51,347	27,116	32,608	4,116,082
1857	96,722	113,731	68,126	18,485	27,481	3,344,061
1858	72,526	114,576	69,135	19,343	.....	3,665,192
1859	89,691	118,303	62,352	19,675	.....	3,781,684
1860	83,035	124,263	75,946	19,536	.....	4,650,214
		123,602	70,687	18,672	.....

STATEMENT — (Continued).

YEARS.	Chenango	Genesee Valley	Black River.	Oneida Lake.	Baldwinsville.	Total.
1861	91,661	94,329	69,930	30,060	.....	4,507,635
1862	79,442	129,974	85,442	.....	.....	5,598,785
1863	90,215	112,549	90,448	.....	.....	5,557,692
1864	89,021	71,411	72,519	.....	.....	4,852,941
1865	68,822	56,581	73,317	.....	.....	4,729,654
1866	107,472	86,579	85,908	.....	.....	5,795,220
1867	103,064	64,679	70,539	.....	.....	5,688,325
1868	112,455	138,364	79,770	.....	.....	6,442,225
1869	83,527	69,141	80,550	.....	.....	5,859,080
1870	102,820	79,733	96,329	.....	.....	6,173,769
1871	39,793	85,269	89,560	.....	.....	6,467,888
1872	26,519	96,112	94,776	.....	.....	6,673,370
1873	30,317	86,770	86,017	.....	.....	6,364,782
1874	33,059	69,393	77,601	.....	.....	5,804,588
1875	23,769	64,677	65,993	.....	.....	4,859,858
1876	6,227	47,360	67,927	.....	.....	4,172,129
1877	.....	37,311	63,286	.....	.....	4,955,963
1878	.....	18,569	68,983	.....	.....	5,171,320
1879	.....	.....	79,600	.....	.....	5,362,372
1880	.....	.....	75,308	.....	.....	6,457,656
1881	.....	.....	100,233	.....	.....	5,179,192
1882	.....	.....	106,933	.....	.....	5,467,423
1883	.....	.....	128,656	.....	.....	5,664,056
1884	.....	.....	116,359	.....	.....	5,009,488
1885	.....	.....	106,971	.....	.....	4,731,784

VALUE of the total movement of articles on all the canals, from 1837 to 1885, both years inclusive, were as follows:

YEARS	Products of the forest.	Agriculture.	Manufactures.	Merchandise.	Other articles.	Total
1837	\$6,146,716	\$16,201,331	\$6,390,486	\$23,935,990	\$3,134,766	\$55,809,288
1838	6,338,063	19,390,714	5,915,856	31,594,692	2,507,234	65,746,559
1839	7,762,553	17,056,911	5,989,576	39,493,764	3,096,960	73,399,764
1840, Genesee Valley canal opened..	4,609,035	18,644,481	4,719,054	35,636,943	2,694,379	66,303,892
1841	11,841,103	21,901,713	5,422,615	50,134,320	2,903,178	92,202,929
1842	5,957,219	16,987,843	4,435,289	30,042,153	2,594,104	60,016,608
1843	6,653,080	20,588,118	4,925,545	40,651,798	3,458,368	76,276,909
1844	7,422,737	23,379,643	6,151,806	49,224,099	4,742,867	90,921,152
1845	6,472,237	25,479,488	6,994,932	52,542,336	5,140,866	100,629,859
1846	6,422,409	35,820,586	7,015,311	62,004,488	4,349,315	115,612,109
1847	7,546,063	55,757,166	8,072,059	74,753,638	5,434,502	151,563,428
1848	7,219,350	42,850,086	7,433,957	76,945,463	5,637,301	140,086,157
1849	8,671,057	46,408,092	7,183,930	77,094,282	5,374,924	144,732,285
1850	15,117,661	46,152,958	7,933,108	81,135,199	6,059,063	156,397,929
1851	12,549,754	43,277,458	8,255,575	88,531,320	7,367,694	159,981,801
1852	11,526,436	49,437,555	6,294,120	122,624,170	6,721,236	196,603,517
1853	14,001,506	57,482,815	8,091,100	118,317,856	9,286,293	207,179,570
1854	14,384,785	51,980,864	9,796,420	123,167,866	10,954,380	210,284,312
1855	10,545,615	58,222,314	10,467,559	113,572,523	11,582,136	204,390,147
1856	10,211,383	51,030,453	10,308,419	135,691,816	11,084,991	218,327,062
1857	9,827,410	30,955,369	9,330,067	74,633,905	12,250,267	136,997,018
1858	8,963,443	50,142,318	9,352,955	61,236,319	8,873,809	138,568,844
1859	10,798,769	34,044,601	8,757,059	65,072,972	13,487,357	132,160,758
1860	10,654,710	55,838,977	8,113,177	84,252,425	11,989,909	170,849,198

VALUE OF TOTAL MOVEMENT — (Continued).

No. 6 .]

127

YEARS	Products of the forest.	Agriculture.	Manufactures.	Merchandise	Other articles.	Total.
1861	\$6,462,614	\$57,861,720	\$6,718,273	\$49,707,729	\$9,365,557	\$130,115,893
1862	11,305,954	84,239,370	12,314,651	83,640,903	11,733,453	203,234,331
1863	13,421,909	101,090,511	13,044,051	91,417,513	21,072,477	240,046,461
1864	22,589,060	116,051,564	22,582,718	80,391,550	32,785,747	274,400,639
1865	21,011,122	83,670,467	18,095,266	102,627,877	30,832,372	256,237,104
1866	28,754,821	86,610,934	18,389,992	100,169,211	37,038,718	270,963,676
1867	28,977,470	81,616,663	16,877,334	108,545,569	42,939,676	278,956,712
1868	24,039,591	76,383,656	17,298,574	131,786,764	55,793,344	305,301,920
1869	21,930,655	55,528,825	13,595,892	103,464,505	54,761,407	249,281,284
1870	22,266,184	49,231,912	10,777,897	94,852,914	54,707,269	231,836,176
1871	27,309,303	68,130,282	10,881,540	78,898,185	53,548,381	238,767,691
1872	35,599,734	49,541,259	7,659,547	93,997,415	34,115,366	220,913,321
1873	18,651,838	60,194,909	5,979,656	76,173,336	30,715,761	191,715,500
1874	17,840,356	64,344,898	7,094,531	64,477,540	42,916,997	196,674,322
1875	12,478,669	50,540,911	6,311,137	40,885,448	34,792,410	145,008,575
1876	11,132,966	32,439,857	3,375,119	31,069,375	35,073,062	113,090,379
1877	15,574,893	46,765,635	10,911,786	46,130,795	21,028,903	139,411,963
1878	12,703,074	52,264,813	17,834,755	70,433,563	29,021,323	182,254,528
1879	12,053,499	56,826,653	37,173,222	144,653,500	34,573,762	285,280,726
1880	14,351,622	68,994,218	14,236,227	109,870,264	40,392,459	247,844,790
1881	18,399,932	43,440,343	11,863,021	75,331,308	13,148,961	162,153,565
1882	20,285,512	42,766,687	4,673,440	61,769,417	18,423,851	147,918,907
1883	18,038,056	39,727,973	3,426,474	68,281,320	18,387,400	147,861,223
1884	27,588,279	37,335,779	3,125,433	78,864,806	15,182,754	162,097,069
1885	17,302,705	31,404,325	2,827,280	58,215,252	9,786,627	119,536,189

STATEMENT of total movement of flour, meal and grain on all the canals, from 1861 to 1885.

YEARS.	Barrels wheat flour.	Barrels rye flour.	Barrels corn meal.	Bushels wheat.	Bushels corn.	Bushels oats.
1861.	1,667,416	.....	2,176	33,171,900	25,024,643	6,105,313
1862.	2,102,574	.....	18,416	37,579,967	27,225,643	6,550,187
1863.	1,930,731	.....	44,704	26,577,166	22,287,036	16,040,937
1864.	1,474,582	.....	51,305	19,932,067	11,086,536	15,122,937
1865.	1,271,129	.....	24,018	14,433,566	20,689,500	11,973,939
1866.	751,870	.....	17,972	10,989,800	28,904,143	12,138,250
1867.	569,334	.....	12,808	13,630,300	17,930,500	10,476,000
1868.	575,900	.....	14,861	14,425,567	18,437,100	11,927,250
1869.	657,870	.....	12,666	22,351,133	9,159,643	5,769,312
1870.	509,055	.....	12,250	21,950,800	6,893,893	7,371,312
1871.	381,583	.....	6,611	23,951,633	24,002,035	8,118,187
1872.	190,129	.....	6,046	13,463,433	32,241,179	5,809,938
1873.	181,731	.....	9,342	26,768,800	22,760,571	4,376,437
1874.	269,759	.....	8,314	25,738,766	18,542,964	3,713,000
1875.	163,287	.....	3,000	24,809,766	10,072,536	3,919,813
1876.	86,019	.....	232	13,879,200	13,044,786	3,259,188
1877.	82,621	.....	3,126	14,934,766	25,837,786	4,127,812
1878.	54,666	.....	5,666	28,151,866	26,249,750	5,314,313
1879.	66,333	.....	8,130	31,648,866	22,185,000	1,447,750
1880.	76,537	.....	12,620	32,261,733	41,307,821	1,305,812
1881.	64,129	.....	13,370	14,827,733	16,993,679	1,895,063
1882.	86,777	.....	17,370	21,407,166	8,988,821	1,386,250
1883.	83,768	.....	1,777	19,124,666	18,677,785	3,225,438
1884.	67,138	.....	343	26,346,966	7,079,143	3,293,500
1885.	63,602	.....	703	18,864,066	12,856,500	514,625

STATEMENT — (Continued).

YEARS.	Bushels barley.	Bushels rye.	Bushels peas and beans.	Bushels malt	Aggregate in tons.
1861	2,444,083	976,000	347,233	.....	2,070,251
1862	2,764,916	967,750	375,433	280,182	2,332,928
1863	3,816,458	592,571	530,700	366,242	2,021,505
1864	3,232,292	670,168	550,000	565,294	1,437,598
1865	5,336,416	1,220,714	401,533	725,151	1,530,037
1866	7,867,041	1,751,928	536,667	298,212	1,680,169
1867	4,972,250	1,044,643	827,133	479,818	1,322,774
1868	3,698,083	873,357	391,667	257,029	1,350,090
1869	4,125,500	481,750	379,233	330,400	1,221,397
1870	5,132,958	697,143	226,123	698,686	1,189,267
1871	4,749,662	1,234,392	162,700	801,371	1,759,882
1872	5,002,543	477,036	146,600	1,578,914	1,586,249
1873	2,941,083	1,077,143	393,300	1,182,466	1,660,981
1874	4,110,584	293,393	200,566	453,200	1,500,490
1875	4,353,125	296,750	195,200	71,287	1,238,115
1876	4,020,584	712,464	174,200	1,510,629	991,197
1877	5,810,542	1,283,857	162,533	718,800	1,439,662
1878	3,730,583	2,307,607	167,100	1,031,000	1,846,749
1879	4,006,000	2,114,643	124,466	582,706	1,770,846
1880	4,426,958	940,714	149,369	820,824	2,304,215
1881	3,399,458	553,000	101,334	887,526	1,074,545
1882	4,027,083	1,549,000	206,834	846,824	1,087,953
1883	2,449,291	3,401,643	43,666	952,706	1,329,099
1884	2,708,666	2,552,214	185,735	707,235	1,198,346
1885	2,691,135	364,678	70,000	604,706	1,028,260

STATEMENT of foreign exports of flour and grain from New York, from 1861 to 1885.

YEARS.	Barrels wheat flour.	Barrels rye flour.	Barrels corn meal.	Bushels wheat.	Bushels corn.	Bushels oats.
1861	3,110,646	11,807	108,385	28,889,914	12,456,265	160,875
1862	2,961,518	8,397	132,606	25,564,755	12,020,848	210,669
1863	2,527,338	5,461	140,561	15,424,889	7,533,431	126,566
1864	1,918,393	2,840	105,142	12,193,433	846,831	42,135
1865	1,402,144	2,673	127,600	2,527,626	2,549,670	94,567
1866	900,084	7,552	149,773	522,669	11,079,394	1,190,583
1867	871,089	11,754	151,669	4,468,774	8,147,813	144,665
1868	1,003,968	7,459	191,011	5,762,037	5,989,225	94,707
1869	1,584,211	5,283	137,627	18,240,586	1,637,586	49,393
1870	1,950,234	.....	.....	18,446,035	487,792	28,986
1871	1,660,400	4,200	123,500	21,968,600	13,046,600	47,300
1872	1,216,082	6,399	194,040	13,144,400	25,292,200	31,739
1873	1,655,331	8,249	176,756	27,801,800	15,587,500	49,700
1874	2,177,608	8,473	168,603	34,791,249	19,000,995	122,528
1875	1,954,100	5,700	173,400	26,192,700	12,938,700	138,800
1876	1,887,441	5,778	172,042	24,144,033	16,610,232	620,536
1877	1,537,106	7,999	220,939	21,355,774	25,373,942	257,634
1878	2,630,437	4,375	202,788	55,019,389	27,440,771	3,658,905
1879	3,684,366	6,049	150,178	61,538,861	35,319,789	521,406
1880	4,215,415	5,204	203,716	61,908,029	49,875,430	427,959
1881	4,440,114	3,264	196,985	41,798,182	31,731,995	431,426
1882	4,623,956	.....	112,316	37,620,103	9,012,373	170,586
1883	4,330,146	.....	.....	20,049,200	22,222,754	162,665
1884	3,907,021	.....	530	28,687,362	11,862,158	2,456,219
1885	3,763,029	3,863	152,488	16,286,800	26,259,228	6,198,302

STATEMENT — (Continued).

YEARS	Bushels barley.	Bushels rye.	Bushels peas and beans.	Bushels malt.	Aggregate in tons
1861.	3,927	1,000,405	139,284	.....	1,599,261
1862.	42,061	1,104,549	113,819	.....	1,477,321
1863.	52,439	416,369	110,911	.....	980,675
1864.	150	588	186,154	.....	614,642
1865.	.....	198,348	88,899	.....	322,454
1866.	1,329,842	248,646	282,992	.....	506,520
1867.	886,893	473,260	680,763	.....	531,204
1868.	90	152,993	189,226	.....	481,902
1869.	.....	142,542	123,156	.....	788,075
1870.	.....	92,431	151,102	.....	785,249
1871.	98,700	525,800	90,900	.....	1,238,053
1872.	22,066	668,030	156,609	.....	1,378,412
1873.	19,400	1,069,100	143,500	.....	1,504,771
1874.	3,560	641,661	463,193	.....	1,863,297
1875.	1,500	206,900	364,900	.....	1,405,544
1876.	88,097	1,336,283	716,428	.....	1,483,402
1877.	2,412,509	2,049,796	487,031	.....	1,675,902
1878.	1,518,922	4,048,841	476,184	.....	2,949,042
1879.	147,867	3,941,638	393,153	.....	3,383,953
1880.	254,833	2,181,183	651,669	.....	3,825,168

STATEMENT—(Continued).

YEARS.	Bushels barley.	Bushels rye.	Bushels peas and beans.	Bushels malt.	Aggregate in tons.
1881.....	15,477	1,068,928	218,370	.....	2,687,356
1882.....	6,616	1,980,586	572,567	.....	1,967,989
1883.....	8,939	4,467,853	.....	.....	1,819,284
1884.....	76,343	4,846,088	270,729	.....	1,413,886
1885.....	408	493,319	.....	.....	1,759,840

STATEMENT showing the tendencies of lockages at the different locks during season of 1885.

LOCKS.	May	June.	July.	August.	September.	October	November.
1. Albany	496	815	760	1,014	1,079	1,123	1,370
2. Albany	846	1,561	1,337	1,529	1,694	1,820	1,815
... Lower side cut, West Troy.....	181	159	162	188	263	240	211
... Upper side cut, West Troy.....	1,289	1,520	1,645	1,732	1,862	1,873	1,708
3. West Troy.....	1,511	2,164	2,251	2,491	2,560	2,532	2,469
13. Oswego	218	270	254	283	265	258	438
49. Syracuse.....	1,780	2,639	2,247	2,575	2,902	2,657	2,285
50. Geddes.....	1,666	2,365	2,009	2,400	2,605	2,379	1,796
23. Erie.....	1,547	2,680	2,235	2,585	2,785	2,570	2,379
... Cayuga lake.....	158	270	357	330	363	460	292

STATEMENT of the number of clearances issued at each office on all the canals from 1833 to 1885, inclusive

YEAR.	ERIE CANAL.									
	New York.	Albany.	West Troy.	Schenec- tady.	Fulton- ville.	Little Falls.	Utica.	Rome.	Syracuse.	Jordan.
1833	.....	8,932	6,698	2,296	.....	749	2,832	1,488	2,305	.....
1834	.....	9,283	6,942	3,203	.....	860	3,211	1,890	3,048	.....
1835	.....	10,967	7,378	3,868	.....	813	3,005	3,007	2,542	.....
1836	.....	10,235	6,801	3,358	1,142	788	3,403	2,087	2,544	.....
1837	.....	9,147	6,394	2,000	1,174	768	3,467	1,908	2,892	.....
1838	.....	9,530	6,530	2,567	977	1,015	3,924	1,804	3,206	.....
1839	.....	8,331	7,607	4,431	1,027	906	3,322	1,750	3,490	.....
1840	.....	8,860	6,868	4,678	954	999	2,780	1,688	3,510	.....
1841	.....	9,620	7,170	2,560	904	1,070	3,155	1,749	4,161	.....
1842	.....	9,293	7,143	1,235	882	636	3,316	1,423	3,614	.....
1843	.....	8,600	7,813	1,244	1,025	612	3,564	1,452	3,922	.....
1844	.....	10,345	9,048	1,073	775	481	3,465	1,497	4,735	.....
1845	.....	10,240	9,811	1,068	978	542	3,838	1,950	4,447	.....
1846	989	10,170	10,308	1,149	912	700	3,889	1,959	4,409	.....
1847	1,560	12,637	11,630	1,120	993	683	4,762	2,254	5,710	.....
1848	1,141	10,501	11,008	1,194	834	761	4,817	2,332	5,217	.....
1849	1,502	10,920	10,840	1,170	738	568	3,325	1,941	3,229	.....
1850	2,175	11,694	11,776	1,006	868	585	4,202	2,473	2,935	.....
1851	2,634	12,408	11,515	851	696	506	5,013	2,829	2,733	.....
1852	2,649	12,687	12,247	976	849	648	3,468	3,645	2,338	.....
1853	2,820	13,058	11,988	849	541	534	3,208	5,795	2,554	.....
1854	3,219	11,136	9,958	862	493	603	3,975	3,967	4,006	872
1855	2,377	8,676	9,501	881	552	554	3,958	4,196	3,344	588
1856	2 605	7,713	11,996	696	527	503	3,566	2,818	3,993	783

ERIE CANAL.

YEAR.

	Montezuma.	Lyons.	Palmyra.	Rochester.	Brockport.	Albion.	Medina.	Lockport.	Tonawanda.
1833	2,721	560	638	3,270	841	588	.....	782	.....
1834	4,660	750	810	4,479	1,018	579	.....	924	.....
1835	2,340	621	564	4,347	865	586	.....	1,230	.....
1836	5,441	479	602	4,820	700	437	.....	1,060	.....
1837	4,682	852	597	4,902	598	597	.....	719	.....
1838	4,732	615	604	4,379	459	414	.....	616	.....
1839	4,964	623	681	4,401	546	519	.....	872	.....
1840	4,988	779	1,169	5,940	625	618	.....	687	.....
1841	5,336	621	762	6,080	581	750	.....	1,423	.....
1842	3,927	536	877	6,064	702	876	.....	1,113	.....
1843	4,034	417	632	5,893	611	744	.....	1,162	.....
1844	4,350	237	429	5,819	479	481	.....	1,002	.....
1845	5,036	373	605	6,320	500	545	.....	1,188	.....
1846	5,179	502	654	7,524	554	646	.....	1,452	.....
1847	5,720	529	731	8,630	600	731	.....	1,545	.....
1848	6,111	715	748	7,800	1,076	661	.....	2,001	.....
1849	4,234	501	683	6,907	3,167	697	.....	1,741	.....
1850	4,049	444	723	5,642	1,228	748	.....	2,060	1,331
1851	3,994	561	729	6,286	874	696	715	1,612	1,979
1852	3,941	502	677	5,476	934	458	728	1,379	2,254
1853	4,183	426	556	5,054	846	283	802	1,283	1,951
1854	5,937	496	432	4,710	466	446	681	1,029	1,607
1855	5,359	550	355	3,861	749	551	1,382	1,103	1,858
1856	4,756	379	464	3,785	588	270	866	889	1,486
1857	4,274	375	370	3,033	413	265	840	861	1,356
1858	3,120	377	361	3,506	383	295	662	878	1,018
1859	3,455	471	415	3,164	419	284	598	819	857

1860	3,787	415	432	3,680	428	444	512	1,030	1,126
1861	3,792	454	362	3,519	386	353	390	998	1,899
1862	4,441	.....	534	3,954	197	400	.....	1,030	997
1863	4,735	.....	566	4,245	529	462	.....	1,304	1,074
1864	4,422	.....	433	2,716	383	272	.....	1,233	1,084
1865	4,316	.....	400	2,225	329	310	.....	966	854
1866	5,209	.....	423	2,584	247	285	.....	977	863
1867	4,572	.....	450	2,199	375	339	.....	932	896
1868	5,989	.....	462	2,769	346	308	.....	943	895
1869	5,842	.....	513	1,857	301	354	441	732	1,025
1870	6,458	.....	567	1,857	334	317	545	746	1,071
1871	5,808	.....	550	1,917	365	347	652	789	1,054
1872	6,640	.....	472	1,880	292	264	422	623	1,065
1873	7,486	.....	625	2,449	349	351	588	897	1,485
1874	5,924	.....	627	1,674	371	357	577	936	1,838
1875	4,792	.....	496	1,310	344	369	416	652	1,559
1876	4,342	.....	423	1,426	377	335	373	511	1,932
1877	2,832	.....	.....	1,480	.....	.....	.....	.....	2,375
1878	2,829	.....	.....	1,143	.....	.....	.....	.....	2,358
1879	2,239	.....	.....	858	.....	.....	.....	.....	2,758
1880	2,447	.....	248	972	.....	.....	.....	.....	2,921
1881	.....	.....	.....	1,479	.....	.....	.....	.....	3,422
1882	.....	.....	.....	1,320	.....	.....	.....	.....	3,998
1883	.....	.....	.....	1,230	.....	.....	.....	.....	3,300
1884	.....	.....	.....	1,523	.....	.....	.....	.....	4,065
1885	.....	.....	.....	1,632	.....	.....	.....	.....	3,632

YEAR	R.R.			CHAMPLAIN.					
	Black Rock.	Buffalo.	Total.	Waterford & Sloop lock.	Schuyler-ville.	Fort Edward.	Glens Falls.	Whitehall.	Total.
1833	2,774	37,571	2,616	1,349	.....	.....	2,869	6,834
1834	4,008	45,662	3,484	1,498	.....	.....	3,245	8,228
1835	5,173	49,308	3,564	1,606	.....	.....	3,957	8,127
1836	5,816	48,773	2,880	1,580	.....	.....	3,867	8,325
1837	4,755	45,051	1,771	1,414	.....	.....	3,034	6,319
1838	5,970	46,342	1,462	1,411	.....	.....	3,290	6,163
1839	5,013	49,392	1,538	1,493	.....	.....	3,356	6,387
1840	4,851	50,959	952	1,285	.....	.....	3,802	6,039
1841	5,682	53,193	1,416	1,653	.....	.....	3,534	6,603
1842	5,174	47,959	706	1,434	.....	.....	3,275	4,709
1843	5,994	48,942	820	1,242	.....	.....	3,061	4,303
1844	6,900	51,609	939	1,401	.....	.....	3,509	4,911
1845	6,375	55,190	1,045	1,605	.....	.....	3,523	5,128
1846	8,212	60,743	1,415	1,675	.....	.....	3,515	6,605
1847	11,136	72,801	1,100	1,759	.....	.....	4,078	6,937
1848	9,407	66,462	1,295	1,540	.....	.....	3,619	6,454
1849	9,132	60,769	866	775	.....	866	3,849	5,996
1850	9,805	64,732	814	702	.....	1,013	4,429	6,958
1851	10,380	68,120	807	908	.....	1,101	3,950	6,766
1852	9,662	66,760	1,205	1,089	.....	1,274	4,146	7,714
1853	9,248	67,497	1,644	1,108	.....	1,612	5,501	9,865
1854	9,833	65,875	1,176	1,123	.....	1,515	3,967	7,781
1855	9,874	61,405	1,122	1,264	.....	1,210	3,825	7,421
1856	7,982	57,828	860	1,131	.....	1,585	4,049	7,625
1857	6,455	47,176	1,929	1,118	.....	1,314	3,393	7,754
1858	6,306	45,408	2,813	.....	2,543	.....	3,451	8,807

1859	4,839	42,442	3,169	.....	2,691	.....	4,041	9,892
1860	7,541	51,264	3,658	.....	2,576	.....	4,061	10,295
1861	9,584	51,938	2,796	.....	2,487	.....	2,539	7,822
1862	11,185	56,189	3,704	.....	2,341	.....	3,573	9,618
1863	9,556	53,861	3,643	.....	2,864	.....	4,361	10,868
1864	7,943	45,385	3,473	.....	2,760	.....	4,099	10,332
1865	6,944	42,124	2,668	.....	2,632	.....	4,016	9,336
1866	8,519	47,490	3,600	.....	2,791	.....	4,979	11,370
1867	7,664	45,362	5,184	.....	2,784	.....	5,179	13,147
1868	7,761	47,123	3,916	.....	3,228	.....	4,812	11,956
1869	6,723	45,228	4,564	.....	2,632	.....	4,671	11,867
1870	6,835	47,953	3,718	.....	2,380	.....	5,356	11,454
1871	8,795	48,959	4,651	.....	2,713	.....	5,015	12,379
1872	8,659	49,416	4,528	.....	3,040	.....	5,870	13,438
1873	9,063	51,473	3,681	.....	2,204	.....	4,929	10,814
1874	7,643	44,994	3,591	.....	2,494	.....	3,967	10,052
1875	6,365	37,284	3,261	.....	2,116	.....	3,877	9,254
1876	4,850	34,931	2,464	.....	1,807	.....	3,283	7,554
1877	6,928	36,092	2,002	.....	2,010	.....	3,535	7,547
1878	9,047	39,206	2,248	.....	2,349	.....	3,390	7,987
1879	8,708	37,677	2,244	.....	1,701	.....	3,856	7,801
1880	10,623	44,739	2,462	.....	1,995	.....	4,868	9,325
1881	6,317	32,091	3,237	.....	.....	.....	3,858	7,095
1882	6,613	34,353	3,713	.....	.....	.....	3,949	7,662
1883	6,801	.....	3,851	.....	.....	.....	3,685	.....
1884	6,412	29,599	3,474	.....	.....	.....	2,754	6,228
1885	5,670	27,626	3,473	.....	.....	.....	2,722	6,195

STATEMENT No. 46 — (Continued.)

140

[ASSEMBLY

YEAR.	OSWEGO.				CATUGA AND SENECA.			
	Salina.	Phoenix.	Oswego.	Total.	Seneca Falls.	Geneva.	Ithaca.	Total.
1833	2,825	.....	914	3,739	.....	1,086	.....	.....
1834	5,230	.....	1,637	6,867	.....	1,894	.....	.....
1835	5,488	.....	2,275	7,763	.....	1,692	.....	.....
1836	4,842	.....	2,028	6,870	.....	1,730	.....	.....
1837	4,878	.....	1,773	6,651	.....	1,385	.....	.....
1838	5,782	.....	2,082	7,864	.....	1,361	.....	.....
1839	6,071	.....	2,385	8,456	.....	1,213	.....	.....
1840	5,492	.....	1,980	7,472	.....	1,223	.....	.....
1841	6,286	.....	2,839	9,125	.....	1,421	.....	.....
1842	4,530	.....	2,343	6,877	.....	1,397	.....	.....
1843	5,544	.....	2,407	7,951	.....	1,068	.....	.....
1844	6,841	.....	3,363	10,204	.....	1,249	.....	.....
1845	6,877	.....	3,419	10,296	.....	1,449	.....	.....
1846	9,169	.....	3,898	13,067	.....	1,881	.....	.....
1847	8,172	.....	4,666	12,838	.....	1,814	.....	.....
1848	8,299	.....	4,177	12,476	.....	1,632	.....	.....
1849	3,933	.....	3,928	7,861	.....	269	.....	.....
1850	3,773	.....	3,978	7,751	.....	289	.....	.....
1851	3,298	.....	4,773	8,071	.....	1,036	.....	.....
1852	3,050	.....	5,794	7,844	.....	954	.....	.....
1853	3,298	.....	5,831	9,129	.....	1,016	.....	.....
1854	5,943	2,372	5,001	13,316	1,002	855	.....	1,857
1855	5,463	2,293	5,092	12,848	1,120	851	.....	1,971
1856	5,857	2,137	6,833	14,827	845	562	1,032	2,439
1857	4,390	1,414	4,329	10,133	545	640	912	2,097
1858	6,533	1,888	5,117	13,538	594	770	376	1,740
1859	5,667	1,371	3,988	11,026	543	834	341	1,708

1860	6,050	1,985	6,263	14,298	878	1,091	.....	1,969
1861	5,720	1,470	5,306	12,496	634	1,017	.....	1,651
1862	6,542	1,576	5,483	13,601	.....	1,508	.....	1,508
1863	6,020	1,258	4,720	11,998	.....	1,192	.....	1,192
1864	4,528	959	3,767	9,254	.....	1,533	.....	1,533
1865	4,510	1,011	3,798	9,319	.....	2,071	.....	2,071
1866	5,136	883	4,273	10,992	.....	2,464	.....	2,464
1867	4,354	789	4,021	9,164	.....	2,385	.....	2,385
1868	4,415	813	4,129	9,357	.....	3,414	.....	3,414
1869	3,832	620	4,012	8,464	.....	3,435	.....	3,435
1870	3,522	676	3,955	8,153	.....	3,217	.....	3,217
1871	3,395	692	3,907	7,994	.....	2,786	.....	2,786
1872	3,710	529	3,303	7,542	.....	2,572	.....	2,572
1873	3,236	520	2,929	6,685	.....	2,648	.....	2,648
1874	2,980	564	2,877	6,421	.....	2,136	.....	2,136
1875	2,007	452	2,035	4,494	.....	1,392	.....	1,392
1876	2,181	.....	1,717	3,898	.....	853	.....	853
1877	.....	.....	1,902	1,902	.....	1,700	.....	1,700
1878	.....	.....	1,516	1,516	.....	1,091	.....	1,091
1879	.....	.....	1,803	1,803	.....	751	.....	751
1880	.....	.....	2,241	2,241	.....	817	.....	817
1881	.....	.....	2,075	2,075	.....	717	.....	717
1882	.....	.....	2,200	2,200	.....	745	.....	745
1883	.....	.....	1,809	.....	.....	797	.....	.....
1884	.....	.....	1,265	1,265	.....	748	.....	748
1885	.....	.....	1,255	1,255	.....	725	.....	725

YEAR.	CHEMUNG.				CROOKED LAKE.			CHEMANGO.				
	Havana.	Watkins.	Horse-heads.	Corning.	Total.	Dresden.	Penn Yan	Total.	Hamilton	Oxford.	Bingham-ton.	Total
1833	82	.....	170	.....	1,253	153	.....	153	.....	.....	.....	.....
1834	662	.....	595	.....	1,247	406	490	896	.....	.....	.....	.....
1835	911	.....	851	.....	1,892	424	651	1,075	.....	.....	.....	.....
1836	1,000	.....	951	.....	1,951	512	667	1,779	.....	.....	.....	.....
1837	967	.....	737	.....	1,704	448	550	998	183	167	162	517
1838	879	.....	741	.....	1,620	437	521	958	399	304	366	1,069
1839	895	.....	729	.....	1,624	403	527	930	303	369	208	880
1840	798	.....	755	.....	1,553	111	403	814	228	298	237	763
1841	1,153	.....	1,442	.....	3,595	414	476	890	316	422	301	1,039
1842	1,013	.....	1,348	.....	3,361	413	318	731	252	358	205	815
1843	1,119	.....	1,350	.....	3,468	448	516	964	344	343	281	968
1844	1,371	.....	1,679	.....	3,050	447	529	976	262	509	357	1,128
1845	1,534	.....	1,134	.....	3,696	624	571	1,195	258	491	440	1,189
1846	1,515	.....	1,314	1,028	3,699	778	500	1,278	263	430	514	1,297
1847	1,941	.....	1,339	870	4,440	750	510	1,300	425	502	550	1,447
1848	1,884	.....	1,457	1,152	4,569	555	589	1,184	546	493	506	1,545
1849	1,714	.....	1,024	1,228	3,843	559	466	1,025	335	335	319	989
1850	1,714	.....	914	1,105	3,839	560	482	1,042	348	512	435	1,295
1851	1,702	.....	890	1,211	3,828	505	411	916	274	322	311	907
1852	1,814	.....	946	1,235	3,999	418	409	827	486	462	623	1,603
1853	2,224	.....	1,174	1,621	5,019	458	458	916	588	372	802	1,762
1854	2,772	.....	1,700	2,158	6,630	371	334	705	496	482	921	1,899
1855	2,218	.....	1,234	1,815	5,267	367	393	768	697	405	852	1,954
1856	2,548	.....	1,697	1,737	5,082	385	367	752	613	438	872	1,923
1857	2,343	.....	1,624	1,542	5,509	.....	261	261	601	487	818	1,906
1858	2,230	.....	1,737	1,138	5,105	.....	334	334	403	429	700	1,532

[illegible]

YEAR.	GENESEE VALLEY.							BLACK RIVER.			ONEIDA LAKE.	SENECA R. TOWING PATH.	Total.
	Scotts- ville.	Mt. Morris.	Dansville.	Oramel.	Cane- adea.	Olean.	Total.	Boonville.	Lyons Falls.	Total.	Higgins.	Baldwins- ville.	
1833.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	49,636
1834.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	64,494
1835.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	69,767
1836.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	68,830
1837.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	62,525
1838.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	65,377
1839.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	68,882
1840.....	478	.....	.....	.....	.....	.....	574	.....	.....	.....	.....	.....	69,301
1841.....	1,096	.....	.....	.....	.....	.....	1,096	.....	.....	.....	574	.....	76,526
1842.....	1,034	.....	531	.....	.....	.....	1,565	.....	.....	.....	1,101	.....	67,515
1843.....	1,217	.....	592	.....	.....	.....	1,807	.....	.....	.....	1,250	.....	69,720
1844.....	1,297	.....	748	.....	.....	.....	2,045	.....	.....	.....	1,237	.....	76,409
1845.....	1,411	.....	812	.....	.....	.....	2,223	.....	.....	.....	1,260	.....	81,629
1846.....	1,474	.....	892	.....	.....	.....	2,366	.....	.....	.....	1,089	.....	89,933
1847.....	1,309	.....	974	.....	.....	.....	2,283	.....	.....	.....	1,307	.....	105,198
1848.....	1,284	.....	1,105	.....	.....	.....	2,389	.....	.....	.....	1,677	.....	98,325
1849.....	1,084	.....	1,078	.....	.....	.....	2,162	.....	.....	.....	2,304	.....	75,648
1850.....	1,210	.....	1,015	.....	.....	.....	2,225	.....	.....	.....	393	.....	29,184
1851.....	428	355	1,025	329	.....	.....	2,037	530	.....	530	695	.....	92,926
1852.....	555	261	728	270	.....	.....	2,014	600	.....	609	1,187	.....	93,842
1853.....	714	983	686	514	.....	.....	2,897	674	.....	674	1,073	.....	109,148
1854.....	614	1,166	453	935	.....	.....	2,968	817	.....	817	2,563	491	104,902
1855.....	432	1,093	441	468	.....	.....	2,434	933	.....	933	2,393	470	97,856
1856.....	509	1,008	379	439	.....	.....	2,333	834	.....	834	3,177	494	98,214
1857.....	402	1,049	319	482	.....	153	2,405	900	.....	900	1,284	.....	79,425

1858.....	338	951	289	415	....	321	2,314	868	....	868	1,339	....	80,985
1859.....	369	827	276	404	....	342	2,233	989	....	989	1,072	....	78,354
1860.....	349	692	259	....	434	429	2,163	904	....	904	672	....	89,186
1861.....	293	576	147	....	367	328	1,711	917	....	917	472	....	84,634
1862.....	....	882	181	....	527	556	2,146	1,019	....	1,019	....	....	91,972
1863.....	....	694	140	....	548	570	1,952	1,157	....	1,157	....	....	90,065
1864.....	....	485	132	....	363	335	1,315	924	....	924	....	....	76,981
1865.....	....	477	112	....	278	134	1,001	931	....	331	....	....	70,449
1866.....	....	473	151	....	435	378	1,437	1,153	....	1,153	....	....	81,734
1867.....	....	392	121	....	403	259	1,178	1,065	....	1,065	....	....	78,416
1868.....	....	577	132	....	503	407	1,619	818	313	1,131	....	....	79,897
1869.....	....	565	125	....	298	297	1,285	795	440	1,235	....	....	76,658
1870.....	....	435	142	....	392	468	1,437	776	577	1,353	....	....	78,291
1871.....	....	344	137	....	323	500	1,304	577	604	1,181	....	....	77,878
1872.....	....	433	119	....	400	492	1,444	599	668	1,267	....	....	78,806
1873.....	....	567	128	....	415	466	1,576	427	590	1,017	....	....	77,372
1874.....	....	582	....	....	312	371	1,265	835	....	835	....	....	68,398
1875.....	....	461	....	....	....	405	866	754	....	754	....	....	55,328
1876.....	....	435	....	....	....	286	721	824	....	824	....	....	50,243
1877.....	....	365	....	....	....	216	581	734	....	734	....	....	48,672
1878.....	....	249	....	....	....	117	366	776	....	776	....	....	51,029
1879.....	....	....	....	....	....	....	....	873	....	873	....	....	48,905
1880.....	....	....	....	....	....	....	....	1,039	....	1,039	....	....	58,161
1881.....	....	....	....	....	....	....	....	1,098	....	1,098	....	....	43,076
1882.....	....	....	....	....	....	....	....	1,224	....	1,224	....	....	46,184
1883.....	....	....	....	....	....	....	....	1,406	....	....	....	....	42,739
1884.....	....	....	....	....	....	....	....	1,269	....	1,269	....	....	....

The number of clearances issued from 1833 to 1885, both inclusive, is as follows:

YEAR.	FROM TIDE WATER.				OTHER CLEARANCES.			
	New York.	Albany.	West Troy.	Total.	Erie.	Champlain.	Oswego.	Cayuga and Seneca.
1833	8,932	6,798	15,730	21,841	5,938	3,739	1,086
1834	9,283	6,942	16,225	29,441	7,159	6,867	1,891
1835	10,967	7,378	18,345	30,963	7,438	7,768	1,693
1836	10,235	6,801	17,035	31,837	7,752	6,870	1,730
1837	9,147	9,393	17,540	29,511	5,967	6,651	1,385
1838	9,530	6,530	16,060	30,282	5,582	7,364	1,361
1839	8,331	7,607	16,938	33,454	5,804	8,456	1,213
1840	8,860	6,868	15,728	35,231	5,871	7,472	1,223
1841	9,620	7,170	16,799	36,333	6,067	9,125	1,421
1842	9,293	7,143	16,436	31,529	4,709	6,878	1,397
1843	8,606	7,813	16,413	32,529	4,303	7,948	1,068
1844	10,345	9,048	19,393	32,216	4,911	10,204	1,249
1845	10,240	9,811	20,051	35,142	5,128	10,296	1,449
1846	10,171	10,308	21,468	93,276	6,605	11,067	1,881
1847	12,631	11,630	25,827	46,255	6,937	12,838	1,814
1848	10,501	11,008	22,640	43,829	6,454	12,406	1,932
1849	10,920	10,840	23,262	37,507	6,996	7,861	969
1850	11,694	11,746	25,617	39,115	6,958	7,751	886
1851	12,408	11,515	26,557	41,563	6,766	8,071	1,056
1852	12,687	12,247	27,583	39,177	7,714	7,844	954
1853	13,058	11,988	27,866	39,621	9,865	9,129	1,016
1854	11,136	9,958	24,413	41,461	7,781	13,513	1,857
1855	8,677	9,501	20,545	40,850	7,421	12,242	1,971
1856	7,713	11,961	22,314	35,514	7,625	14,827	2,439

1857	1,724	6,128	8,017	15,869	31,307	7,754	10,133	2,097
1858	1,603	6,859	8,097	16,559	28,849	8,807	13,538	1,740
1859	1,361	6,184	7,349	14,894	27,548	9,892	11,026	1,708
1860	2,439	7,524	10,344	20,307	30,957	10,295	14,298	1,969
1861	2,695	6,710	9,358	18,763	33,175	7,822	11,496	1,651
1862	1,311	8,301	11,233	20,845	35,344	9,618	13,601	1,508
1863	1,376	7,242	11,065	19,683	34,178	10,868	11,998	1,192
1864	2,279	6,011	8,649	16,939	28,446	10,332	9,254	1,533
1865	2,787	5,377	7,417	15,581	26,543	9,336	9,319	2,071
1866	3,079	6,392	7,829	17,300	30,190	11,370	10,292	2,464
1867	2,765	6,176	8,578	17,519	27,843	13,147	9,164	2,385
1868	3,052	6,000	7,649	16,701	30,422	11,956	9,357	3,414
1869	2,693	5,685	7,001	15,379	29,849	11,867	8,464	3,435
1870	2,376	5,851	8,331	16,558	31,395	11,454	8,153	3,217
1871	3,473	6,196	7,474	17,143	31,816	12,379	7,994	2,786
1872	4,174	6,111	8,080	18,365	49,416	13,438	7,542	2,572
1873	3,541	5,165	8,098	16,804	51,473	10,814	6,685	2,648
1874	2,797	5,228	7,378	15,403	44,994	10,052	6,421	2,136
1875	2,735	3,918	6,425	13,078	24,206	9,254	4,494	1,392
1876	2,319	3,852	6,805	12,976	21,955	7,554	3,898	853
1877	4,530	4,361	6,893	15,784	20,308	7,547	1,902	1,700
1878	4,921	5,321	8,182	18,424	20,782	7,987	1,516	1,091
1879	5,777	4,620	7,128	17,525	20,152	7,801	1,803	751
1880	6,733	5,478	8,938	21,149	23,590	9,325	2,241	817
1881	.....	5,515	9,389	14,904	17,187	7,096	2,075	717
1882	.....	6,194	10,033	16,227	18,126	7,662	2,200	745
1883	.....	6,391	8,976	15,367	15,824	7,536	1,809	797
1884	.....	5,572	8,120	13,269	15,907	6,228	1,265	748
1885	.....	4,753	7,186	11,939	15,687	6,195	1,255	725

1859.....	6,590	355	2,057	2,223	989	1,072	.....	63,460	78,354
1860.....	5,449	277	1,895	2,163	904	672	.....	68,879	89,186
1861.....	5,440	219	1,968	1,711	917	472	.....	65,871	84,634
1862.....	5,740	388	1,719	2,146	1,019	.....	.....	71,127	91,972
1863.....	6,831	318	1,888	1,952	1,157	.....	.....	70,382	90,065
1864.....	6,049	154	2,035	1,315	924	.....	.....	60,042	76,981
1865.....	3,646	282	1,739	1,001	931	.....	.....	54,868	70,449
1866.....	4,876	364	2,288	1,437	1,153	.....	.....	64,434	81,734
1867.....	3,461	217	2,437	1,178	1,065	.....	.....	60,897	78,416
1868.....	2,441	224	2,632	1,619	1,131	.....	.....	63,196	79,897
1869.....	2,777	209	2,158	1,285	1,235	.....	.....	61,279	76,658
1870.....	2,128	236	2,360	1,437	1,353	.....	.....	61,733	78,291
1871.....	2,167	210	898	1,304	1,181	.....	.....	60,735	77,878
1872.....	2,356	117	654	1,444	1,267	.....	.....	60,441	78,806
1873.....	2,180	201	778	1,576	1,017	.....	.....	60,568	77,372
1874.....	1,885	130	680	1,265	835	.....	.....	52,995	68,398
1875.....	1,040	.....	244	866	754	.....	.....	42,250	55,328
1876.....	1,285	.....	177	721	824	.....	.....	37,267	50,243
1877.....	116	.....	.....	581	734	.....	.....	32,888	48,672
1878.....	87	.....	.....	366	776	.....	.....	32,605	51,029
1879.....	.....	.....	.....	.....	873	.....	.....	31,380	48,905
1880.....	.....	.....	.....	.....	1,039	.....	.....	37,012	58,161
1881.....	.....	.....	.....	.....	1,098	.....	.....	28,172	43,076
1882.....	.....	.....	.....	.....	1,224	.....	.....	29,957	46,184
1883.....	.....	.....	.....	.....	1,406	.....	.....	.....	42,739
1884.....	.....	.....	.....	.....	1,269	.....	.....	.....	39,109
1885.....	.....	.....	.....	.....	1,144	.....	.....	1,144	36,945

The following table gives the number of boats registered each year since 1844, the total tonnage each year, and the average tonnage of each boat registered.

YEAR.	Boats.	Tons.	Average of boats.
1844.....	378	24,360	64 tons.
1845.....	297	19,781	67 do
1846.....	477	34,630	73 do
1847.....	466	110,745	76 do
1848.....	457	33,815	74 do
1849.....	215	16,370	76 do
1850.....	152	12,260	80 do
1851.....	213	18,450	87 do
1852.....	271	23,945	88 do
1853.....	590	57,280	97 do
1854.....	760	80,365	105 do
1855.....	471	48,220	102 do
1856.....	364	38,990	107 do
1857.....	329	37,510	114 do
1858.....	255	27,830	109 do
1859.....	206	20,150	98 do
1860.....	403	48,355	120 do
1861.....	619	95,230	154 do
1862.....	850	142,470	168 do
1863.....	771	119,170	177 do
1864.....	399	56,235	141 do
1865.....	200	28,795	144 do
1866.....	485	74,630	154 do
1867.....	520	80,360	155 do
1868.....	387	64,470	167 do
1869.....	298	46,650	157 do
1870.....	269	42,365	157 do
1871.....	194	29,225	151 do
1872.....	326	57,925	178 do
1873.....	433	79,740	184 do
1874.....	249	45,960	183 do
1875.....	102	17,435	171 do
1876.....	75	10,825	144 do
1877.....	69	9,185	133 do
1878.....	300	48,365	161 do
1879.....	382	64,645	169 do
1880.....	439	93,285	212 do
1881.....	368	69,065	188 do
1882.....	93	13,275	143 do
1883.....	76	11,361	149 do
1884.....	60	9,999	166 do
1885.....	34	5,596	164 do

Equalized value of the real and personal property in this State for the year 1885.

Counties.	
Albany	\$80,113,190
Allegany.....	13,553,491
Broome.....	19,073,130
Cattaraugus.....	15,044,126
Cayuga.....	29,178,262
Chautauqua.....	23,811,953
Chemung.....	16,679,784
Chenango.....	16,907,928
Clinton.....	9,203,427
Columbia.....	28,357,755
Cortland.....	10,244,075
Delaware.....	12,891,891
Dutchess.....	43,309,577
Erie.....	108,198,880
Essex.....	10,013,296
Franklin.....	7,663,366
Fulton.....	7,878,310
Genesee.....	19,043,433
Greene.....	13,030,035
Hamilton.....	1,083,873
Herkimer.....	21,337,033
Jefferson.....	22,219,110
Kings.....	309,238,510
Lewis.....	8,412,081
Livingston.....	22,759,608
Madison.....	18,404,926
Monroe.....	72,823,543
Montgomery.....	21,253,109
New York.....	1,413,415,020
Niagara.....	24,124,039
Oneida.....	52,310,669
Onondaga.....	56,366,091
Ontario.....	26,489,878
Orange.....	40,335,987
Orleans.....	13,732,206
Oswego.....	21,526,179
Otsego.....	20,192,896
Putnam.....	7,121,354
Queens.....	40,057,231
Rensselaer.....	47,713,282
Richmond.....	11,103,863
Rockland.....	12,818,627
Saratoga.....	20,901,521
Schenectady.....	11,871,634
Schoharie.....	9,297,428
Schuyler.....	6,490,656
Seneca.....	14,028,684
St. Lawrence.....	21,988,033
Stenben.....	20,261,769
Suffolk.....	16,242,874

Sullivan	\$5,111,860
Tioga.	10,985,304
Tompkins.	13,936,212
Ulster	22,903,334
Warren.	6,231,479
Washington.	21,196,530
Wayne.	23,381,268
Westchester.	75,616,380
Wyoming.	13,727,689
Yates.	11,523,768

\$3,094,731,457

The total tonnage of all the property on the canals ascending and descending, and the value for the forty-eight years preceding, is as follows :

YEAR.	Tons.	Value.
1837.....	1,171,296	\$55,809,288
1838.....	1,333,011	65,746,559
1839.....	1,435,713	73,399,764
1840.....	1,416,046	66,303,892
1841.....	1,521,661	92,202,929
1842.....	1,236,931	60,016,608.
1843.....	1,513,439	76,276,909
1844.....	1,816,586	90,921,152
1845.....	1,977,565	100,629,859
1846.....	2,268,662	115,612,109
1847.....	2,869,810	151,563,428
1848.....	2,796,230	140,0-6,157
1849.....	2,894,732	144,732,285
1850.....	3,076,617	156,397,929
1851.....	2,582,733	159,981,801
1852.....	3,863,441	196,603,517
1853.....	4,247,853	207,179,570
1854.....	4,165,862	210,284,312
1855.....	4,022,617	204,390,147
1856.....	4,116,082	218,327,062
1857.....	3,344,061	136,997,018
1858.....	3,665,192	138,568,844
1859.....	3,781,684	132,160,758
1860.....	4,650,214	170,849,198
1861.....	4,507,635	130,115,893
1862.....	5,598,785	203,234,331
1863.....	5,557,692	240,046,461
1864.....	4,852,941	274,400,639
1865.....	4,729,654	256,237,104
1866.....	5,775,220	270,963,676
1867.....	5,688,325	278,956,712
1868.....	6,442,225	305,301,929
1869.....	5,859,080	249,281,284
1870.....	6,173,769	231,836,176
1871.....	6,467,888	238,767,691
1872.....	6,673,370	220,913,321
1873.....	6,364,782	191,715,500
1874.....	5,804,588	196,674,322
1875.....	4,859,958	145,008,575
1876.....	4,172,129	113,090,379
1877.....	4,955,963	128,923,890
1878.....	5,171,320	182,254,528
1879.....	5,362,372	285,280,726
1880.....	6,457,656	247,844,790
1881.....	5,179,192	162,153,565
1882.....	5,467,423	147,918,907
1883.....	5,664,056	147,861,223
1884.....	5,009,488	162,097,069
1885.....	4,731,784	119,536,189

STATEMENT showing the amount of school tax paid by each county, the amount of tax received back, the amount of common school fund received, and the total amount received by each county.

COUNTIES.	School tax paid.	School tax received.	Common school fund received.	Total received.
Albany.....	\$83,168 05	\$75,464 47	\$8,344 58	\$83,809 05
Allegany.....	14,041 03	27,970 73	2,161 09	30,131 82
Broome.....	16,669 65	31,255 36	3,242 07	34,497 43
Cattaraugus.....	15,889 50	35,200 74	3,551 07	38,751 81
Cayuga.....	29,295 96	38,083 58	3,822 69	41,906 27
Chautauqua.....	24,754 62	41,712 50	4,050 67	45,763 17
Chemung.....	16,827 49	24,357 81	2,747 42	27,105 23
Chenango.....	17,598 36	27,582 81	2,117 96	29,700 77
Clinton.....	9,592 25	30,109 84	3,184 31	33,294 15
Columbia.....	30,060 40	26,725 46	2,943 39	29,668 85
Cortland.....	10,172 99	17,071 21	2,121 99	19,193 20
Delaware.....	12,907 06	30,833 06	2,349 14	33,182 20
Dutchess.....	45,855 94	42,095 07	4,212 36	46,307 43
Erie.....	104,996 97	113,517 02	11,064 50	124,581 52
Essex.....	10,285 90	21,648 77	1,493 84	23,342 61
Franklin.....	7,939 72	20,891 37	1,625 57	22,516 94
Fulton.....	8,235 02	17,768 38	3,016 37	20,784 75
Genesee.....	19,893 73	18,586 59	1,485 47	20,072 06
Greene.....	13,107 78	19,435 21	1,537 47	20,972 68
Hamilton.....	1,122 52	2,920 83	221 31	3,142 14
Herkimer.....	22,348 71	26,119 88	2,853 76	28,973 64
Jefferson.....	23,501 62	4,015 60	4,141 27	47,156 87
Kings.....	313,559 99	276,308 35	28,982 77	305,291 12
Lewis.....	8,795 98	20,755 69	1,607 50	22,363 19
Livingston.....	23,128 95	23,447 61	1,856 03	25,303 64
Madison.....	18,663 29	27,437 78	2,150 41	29,588 19
Monroe.....	71,299 28	74,569 45	6,890 39	81,459 84
Montgomery.....	21,737 55	20,380 93	1,651 90	22,032 83
New York.....	1,467,079 63	573,656 96	51,340 70	624,997 66
Niagara.....	24,004 37	30,470 30	2,389 04	32,859 34
Oneida.....	53,331 82	68,176 14	5,300 85	73,476 99
Onondaga.....	57,148 00	68,276 66	5,330 91	73,607 57
Ontario.....	26,934 59	28,822 96	2,290 46	31,113 42
Orange.....	41,046 99	48,350 08	3,742 39	52,092 47
Orleans.....	14,643 67	17,928 17	1,417 94	19,346 11
Oswego.....	22,286 67	46,374 71	3,617 51	49,992 22
Otsego.....	20,560 70	33,798 47	2,619 98	36,418 45
Putnam.....	7,456 71	8,540 56	683 61	9,224 17
Queens.....	42,700 34	45,766 86	3,654 00	49,420 86
Rensselaer.....	47,392 10	60,553 10	4,822 52	65,375 62
Richmond.....	11,551 22	18,464 87	1,538 69	20,003 56
Rockland.....	13,329 78	13,929 44	1,143 80	15,073 24
St. Lawrence.....	23,000 32	56,150 65	4,308 61	60,459 26
Saratoga.....	21,243 19	33,146 83	2,566 15	35,712 98
Schenectady.....	12,242 36	13,714 84	1,039 49	14,754 32
Schoharie.....	10,972 62	20,992 12	1,636 98	22,629 10
Schuyler.....	6,788 64	12,044 69	938 85	12,983 54
Seneca.....	14,357 11	16,987 22	1,300 65	18,287 87
Steuben.....	21,015 67	50,696 17	3,834 61	54,530 78
Suffolk.....	16,909 66	28,680 54	2,324 31	31,004 85
Sullivan.....	5,332 33	19,912 31	1,565 31	21,477 62
Tioga.....	11,092 27	21,496 19	1,616 13	23,112 32
Tompkins.....	14,350 81	21,831 70	1,654 55	23,486 25
Ulster.....	23,497 64	45,689 62	3,652 62	49,342 24
Warren.....	5,634 17	15,699 03	1,229 79	16,928 82
Washington.....	22,010 61	30,130 98	2,355 86	32,486 84
Wayne.....	23,822 69	30,353 75	2,407 47	32,761 22
Westchester.....	77,922 81	56,416 81	4,499 72	60,916 53
Wyoming.....	13,771 30	19,812 99	1,543 51	21,356 50
Yates.....	11,509 80	12,760 26	1,005 70	13,765 96
Indians.....	.....	3,220 69	.....	3,220 69
Contingent fund balance.....	.....	1,887 23	.....	1,887 23
Total.....	\$3,180,393 90	\$2,750,000 00	\$245,000 00	\$2,995,000 00

STATE OF NEW YORK.

No. 66.

IN ASSEMBLY,

FEBRUARY 12, 1886.

LIST OF GENERAL ORDERS.

G. O.

174. Int. 17. (Senate.) An act to amend chapter 410, of the Laws of 1884, entitled "An act to amend chapter 354, of the Laws of 1883, entitled 'An act to regulate and improve the civil service of the State of New York.'"
175. Int. 15. (Senate.) An act to repeal chapter 374, of the Laws of 1848, entitled "An act to organize and establish a recorder's court in the city of Oswego," and all acts or parts of acts amendatory thereof or supplemental thereto.
176. Int. 253. An act to amend section 258, of the Code of Civil Procedure. (Recommitted to the Committee on Judiciary.)
177. Int. 312. An act to amend chapter 277, of the Laws of 1885, entitled "An act to prevent the obstruction of Racket river and the east branch of the St. Regis river, by depositing therein buttings, edgings and debris of saw mills and other manufactories of wood, and imposing a penalty for so doing. (Recommitted to the Committee on Judiciary.)
178. Int. 252. An act to authorize the appointment of stenographers by the justices of the supreme court holding special terms in the fourth judicial district and to provide for the compensation of such stenographers. (Recommitted to the Committee on Judiciary.)
180. Int. 208. An act to amend the Code of Civil Procedure.
181. Int. 316. An act to legalize and confirm the acts of notaries public.
182. Int. 254. An act to amend section 784, of the Code of Civil Procedure.

G. O.

183. Int. 201. An act to amend the Code of Civil Procedure.
184. Int. 406. An act to amend the Code of Civil Procedure.
185. Int. 19. An act to authorize the board of claims to hear, audit and determine certain claims for expenses incurred by members of the Assembly of 1883, in defending their seats against contestants, and to make awards thereof.
186. Int. 240. An act to make the office of the county clerk of Monroe county a salaried office, and regulating the management of said office.
187. Int. 303. An act to amend sections 2547 and 2548 of the Code of Civil Procedure.
188. Int. 282. An act to amend section 65, page 2, chapter 1, title 2, article 2, Revised Statutes in relation to uses and trusts.
189. Int. 309. An act to establish the compensation of public officers in Oswego county.
190. Int. 239. An act to amend chapter 466, of the Laws of 1877, entitled "An act in relation to assignments of the estates of debtors for the benefit of creditors," as amended by chapter 328, of the Laws of 1884.
191. Int. 414. An act to amend chapter 148 of the Laws 1885, entitled "An act to authorize the election of local officers to discharge the duties of county judge and surrogate in the county of Washington, and to do chamber business.
192. Int. 161. An act to authorize the Superintendent of Public Works to construct a lift, hoist, swing or draw-bridge over the Erie canal upon Genesee street in the city of Utica.
193. Int. 340. An act authorizing and directing the Superintendent of Public Works to lower and enlarge culvert or sluice-way under an approach to a bridge across the Erie canal in the town of Brutus, Cayuga county.
194. Int. 376. An act to authorize the city of Cohoes to purchase and take title to lands for a public cemetery, and to create a board of cemetery commissioners, and to authorize the removal of the remains of deceased persons now interred in burial grounds in said city and their re-interment in the lands to be purchased as aforesaid; and to issue bonds for the purchase of said lands and to defray the expenses of removing the remains of said deceased persons.
195. Int. 415. An act to amend chapter 490, of the Laws of 1883, entitled "An act to provide new reservoirs, dams and a new aqueduct with the appurtenances thereto for the purpose of supplying the city of New York with an increased supply of pure and wholesome water. (Recommitted to the Committee on Affairs of Cities.)

G. O.

196. Int. 311. An act in relation to the construction and repairs of bridges and abutments thereto over Poestenkill creek and Wynants Kill creek in the city of Troy. (Recommitted to the Committee on Affairs of Cities.)
197. Int. 403. An act to authorize the common council of the city of Troy to extend People's avenue and to build a sewer therein and to provide for the expense of such improvement. (Recommitted to the Committee on Affairs of Cities.)
198. Int. 264. An act to amend chapter 461, of the Laws of 1883, entitled "An act to amend chapter 863, of the Laws of 1873, entitled 'An act to amend the charter of the city of Brooklyn and the various amendments thereof.'"
199. Int. 461. An act to amend chapter 30, of the Laws of 1880, entitled "An act to amend chapter 598, of the Laws of 1870, entitled 'An act to incorporate the city of Troy, passed April 12, 1816, and the several acts amendatory thereof'"; and also to amend other acts relating to the city of Troy, and supplemental thereto.
200. Int. 373. An act to amend an act, entitled "An act to incorporate the city of Cohoes, passed May 19, 1869, and the acts amendatory of the same."
201. Int. 374. An act to authorize the paving of certain streets or parts of streets in the city of Cohoes.
202. Int. 375. An act to authorize the city of Cohoes to purchase and take title to lands for a jail, and to erect buildings thereon, or to purchase and to take title to lands and buildings thereon and improve the same and to issue bonds therefor.
203. Int. 138. An act to further amend chapter 280, of the Laws of 1845, entitled "An act for the publication of the session laws in two newspapers in each county of this State, and the acts amending the same."
204. Int. 176. An act to regulate the transportation of explosives.
205. Int. 181. An act to establish the responsibility of railroad corporations for damages by fire communicated from their locomotive engines.
206. Int. 259. An act to regulate the hours of labor in the street surface and elevated railroads, chartered by the State in cities of over 500,000 inhabitants.
207. Int. 232. An act to amend chapter 263, of the Laws of 1883, entitled "An act in relation to unpaid taxes in the towns of the county of Dutchess. (Recommitted to the Committee on Internal Affairs.)"

208. Int. 307. An act to amend chapter 737, of the Laws of 1873, entitled "An act in relation to the creation and formation of water-works companies in towns and villages of the State of New York, and all acts amendatory thereof and supplemental thereto." (Recommended to the Committee on Internal Affairs.)

STATE OF NEW YORK.

No. 67.

IN ASSEMBLY,

FEBRUARY 17, 1886.

REPORT

OF MATTHEW KENNEDY, GAME AND FISH PROTECTOR,
THIRD DISTRICT, STATE OF NEW YORK, FROM THE
FIRST DAY OF JANUARY, 1885, TO THE FIRST DAY OF
JANUARY, 1886.

To the Legislature:

1885.	Number of men prosecuted.	Number convicted.	Number of suits pending.	Suits dis- continued.	Suits determined.	Suits commenced in Justices' court.	Miles traveled.	Number of days in actual service.	Amount of fines and penalties imposed.	REMARKS.
January	5	5	....	..	1	1	417	8	\$50 00	Costs inclusive.
February....	4	4	....	..	3	3	679	8	115 00	Costs inclusive.
March.....	....	..	....	..	..	....	168	2		
April	1	1	....	..	1	1	765	5	15 00	Costs inclusive.
May	3	1	....	..	1	1	30	3	50 00	Costs inclusive.
June.....	....	..	....	..	..	....	148	4		
July .....	....	..	....	..	..	....	220	4		
August	3	3	....	..	1	2	80	6		
September..	6	6	1	1	1	3	225	9	25 00	And costs.
October .....	....	..	1	..	..	1	200	4		
November ..	....	..	....	..	..	....	356	5		
December ..	....	..	....	..	..	....	316	5		
Total.....	22	20	2	1	8	12	3,604	63	\$255 00	

I have received about twenty-five letters from different members of fish and game associations, and other persons asking for information in relation as to what were violations, etc. I would recommend a change in section 4 of Laws of 1879, chapter 534, where it reads as follows: "And any person who shall, at any time kill any of said birds between sun-set and day-light, or pursue or fire at any of said birds with the aid of any light or lantern, shall be deemed guilty of a mis-

demeanor, and in addition thereto shall be liable to a penalty of fifty dollars for each offense against this provision." It is very difficult for me to fasten violators of that part of the section, as the hunters, who do the shooting, do it without the aid of a lantern — by twilight or moon-light is when they do most of their shooting. I had three violations of the section in October, 1884, and the district-attorney could not hold them for the reason, that the justice claimed, that the parties not having an artificial light could not be held. It is a custom for parties from Troy and Albany and vicinity to take afternoon trains and not attempt to do any shooting of duck until after sun-set, when they go in among them on their feeding bed, and return home the same night. Shooting is done in the vicinity of Cocksackie and Stockport. If the section read "to pursue or fire at any of said birds" with the other parts relating to that sort of hunting was omitted, it would be an easy matter to detect and convict. For the past six months I have not prospected as much as the two years previous, for the reason that one year ago I was \$104 in excess of my appropriation. First of last February I was \$54 in excess, leaving a balance of about \$200, for travelling expenses for the present year. With a slight increase of appropriation for travelling expenses, I think the work of a protector could be much more effectual.

Respectfully submitted,

MATTHEW KENNEDY.

STATE OF NEW YORK.

No. 68.

IN ASSEMBLY,

FEBRUARY 17, 1886.

REPORT

OF THE SOCIETY FOR THE PROTECTION OF DESTITUTE
ROMAN CATHOLIC CHILDREN AT BUFFALO.

*To the Honorable the Legislature of the State of New York,
Albany, N. Y. :*

GENTLEMEN -- Please find report of "The Society for the Protection of Destitute Roman Catholic Children at the City of Buffalo," for the year closing September 30, 1885, of the number and names of children received and discharged, and the number remaining in the institution at that date; also the financial report of the same.

All of which is respectfully submitted.

Rev. NELSON H. BAKER,

Superintendent.

[Assem. Doc. No. 68.]

1

REPORT.

Number of Children in the Institution.

October 1, 1884.....	101
Number received during year ending September 30, 1885.....	106
<hr/>	
Number in the institution at same time during year.....	207
<hr/>	

During the Year.

Adopted into families.....	18
Returned to parents and guardians.....	81
Left without permission	4
Otherwise discharged	3
Died.....	1
<hr/>	
Total discharged.....	107
Remaining in institution October 1, 1885.....	100
<hr/>	
Total	207
<hr/>	

Net Receipts and Expenditures for the Year ending September 30. 1885.

Net Receipts.

From boards of supervisors.....	\$3,365	26
From boys' board	1,967	95
From orphan fund.....	1,488	40
From Our Lady of Victory Association.....	3,100	44
From diocesan estate.....	546	93
From proceeds of chair factory.....	819	00
From proceeds of electrotype foundry.....	609	21
From proceeds of shoe factory.....	112	39
From board of workmen	617	50
From rents of houses	295	98
From donations	70	00
From weigh scales.....	8	15
<hr/>		
Total receipts	\$13,001	21
<hr/>		

Net Expenditures.

Expense for support of house.....	\$3,663 09
Expense for principal and discount.....	3,186 23
Expense for farm	1,126 19
Expense for house repairs	301 45
Expense for things in general	336 96
Expense for chair machinery.....	104 45
Expense for salaries.....	603 63
Expense for insurance (part)	60 00
Expense for postage and stationery.....	57 96
<hr/>	
Total expenses.....	\$9,439 96
<hr/>	
Balance in favor of receipts.....	\$3,561 25
<hr/>	

Names of Children received by the Society during the Year ending September 30, 1885, also those Discharged and those Remaining at that date.

Name.	Age.	When received. 1884.	Discharged or remaining.
William Butts.....	14	September 30.	Remains.
Thomas Purcell.....	15	September 30.	Remains.
George Lonorgar.....	14	September 30.	Remains.
Hugh Connelly	13	September 30.	Remains.
Joseph Connelly	13	September 30.	Remains.
Hugh McHenry.....	14	September 30.	Remains.
Michael Culligan.....	11	September 30.	Remains.
Thomas Fitzgerald.....	10	September 30.	Remains.
Denis Colter.....	12	September 30.	Remains.
George Boardman.....	12	September 30.	Remains.
John Eagan.....	14	September 30.	Remains.
Timothy Ford	14	September 30.	Remains.
Richard Cleary.....	15	September 30.	Remains.
Joseph Holwise.....	13	September 30.	Remains.
Robert Dugan	10	September 30.	Remains.
John Fletcher.....	11	September 30.	Remains.
James Brennan.....	10	September 30.	Remains.
Frank Kennedy.....	10	September 30.	Remains.
Samuel Milligan.....	13	September 30.	Remains.
Timothy Walsh	14	September 30.	Remains.
Charles Burns.....	11	September 30.	Remains.
William Fogarty	14	September 30.	Remains.
William Kearns.....	11	September 30.	Remains.
John Kearns.....	9	September 30.	Remains.
John Maher	16	September 30.	Remains.
Howard Dady.....	14	September 30.	Remains.

Name.	Age.	When received. 1884.	Discharged or remaining.
John Brennan.....	13	September 30.	Remains.
Fredrick Brickner.....	16	September 30.	Remains.
Thomas Cook.....	10	September 30.	Remains.
Jerry Cronin.....	12	September 30.	Remains.
William Porter.....	9	September 30.	Remains.
John Porter.....	11	September 30.	Remains.
John McCaffery.....	10	September 30.	Remains.
Albert Eberhardt.....	15	September 30.	Remains.
Henry Bauld.....	14	September 30.	Remains.
John Connelly.....	12	September 30.	Remains.
Frank Connelly.....	10	September 30.	Remains.
Michael Corbory.....	14	September 30.	Remains.
William Boardman.....	14	September 30.	Remains.
John Kester.....	14	September 30.	October 3
Matthew Walsh.....	15	September 30.	October 3
William Stratton.....	10	September 30.	October 3
John Fitzgerald.....	10	September 30.	October 15
Peter Garrigan.....	12	September 30.	October 15
James Hanrihan.....	15	September 30.	October 15
Michael Hanrihan.....	13	September 30.	October 15
Michael Collins.....	14	September 30.	October 15
George McKay.....	9	September 30.	October 15
Florence O'Leary.....	9	September 30.	October 15
Nicholas Glick.....	13	September 30.	October 15
Aloys Hintermier.....	15	September 30.	October 15
John Speck.....	12	September 30.	October 15
Joseph Speck.....	14	September 30.	October 15
Louis Ratazzaski.....	16	September 30.	October 15
John Fallon.....	10	September 30.	November 12
Henry Dunn.....	9	September 30.	November 12
John Dunn.....	11	September 30.	November 12
Thomas Hackett.....	14	September 30.	November 12
John P. Brennan.....	14	September 30.	November 20
Michael Peters.....	10	September 30.	November 20
William Kelly.....	11	September 30.	November 20
William Coyle.....	10	September 30.	November 20
Patrick Feeney.....	14	September 30.	November 25
Charles Pitts.....	14	September 30.	November 26
Robert Bentley.....	9	September 30.	December 14
Thomas Kennedy.....	13	September 30.	April 3
Thomas O'Neil.....	14	September 30.	April 17
Charles Cook.....	9	September 30.	April 27
Frank Tebo.....	10	September 30.	April 27
George Davis.....	14	September 30.	April 27
Frank Moor.....	12	September 30.	April 29
John Moor.....	10	September 30.	April 29

Name.	Age.	When received.	Discharged or remaining.	
		1884.		
Charles McCabe.....	12	September 30.	May	31
Joseph Bushart	14	September 30.	May	10
Frank Rosenbalm	15	September 30.	May	20
Philip Brady.....	15	September 30.	May	26
James Duffy	14	September 30.	May	26
Roger Kane.....	14	September 30.	May	28
Joseph Zeller	13	September 30.	May	28
Otto Gammet.....	14	September 30.	May	31
Frank Sauzner.....	9	September 30.	May	31
Henry Conroy.....	14	September 30.	June	1
John Foley.....	12	September 30.	June	1
William Foley	10	September 30.	June	1
John O'Niel.....	12	September 30.	June	1
Frank Keonig	15	September 30.	June	1
William Crimmin	14	September 30.	June	28
John Glenn	9	September 30.	June	28
Maurice Kester	13	September 30.	July	18
James Manning.....	13	September 30.	July	19
Michael Jacobi	15	September 30.	July	19
Joseph Broadfuer	13	September 30.	July	20
James McDonald.....	10	September 30.	July	20
Eugene Burns.....	15	September 30.	July	20
Thomas Finlin.....	15	September 30.	August	27
Joseph Plunkett	14	September 30.	August	27
Anthony Maloney.....	13	September 30.	September	2
Bernard Thorp	10	September 30.	September	7
Lozanze Smith.....	13	September 30.	September	7
Thomas Masterson.....	12	September 30.	September	7
William Ray	13	September 30.	Remains.	
Michael Ready.....	12	October 1.	Remains.	
Joseph Bartley.....	14	October 1.	Remains.	
Thomas Bartley.....	12	October 1.	Remains.	
Albert Cramer.....	12	October 16.	January	15
Peter Harper	14	October 16.	Remains.	
George Johnson.....	15	October 16.	November	12
John Ray	12	October 21.	November	12
Edward O'Brien	14	October 23.	November	12
Paul Stelmyer	12	October 27.	November	13
Henry Sears.....	12	October 27.	January	5
John McGinness	15	November 2.	April	18
James Graves.....	12	November 13.	Remains.	
Joseph Aman.....	12	November 18.	March	30
James Murry	13	November 18.	Remains.	
Charles Sullivan..	13	November 26.	December	15
James Malloy.....	12	November 26.	April	2
John Malloy.....	14	November 26.	April	2

Name.	Age.	When received.		Discharged or remaining.	
		1884.			
John Dempsey	12	November	26.	January	26
George Shaw	15	November	26.	April	18
John Donnelly.....	14	December	6.	Remains.	
Dean Weston.....	12	December	10.	July	17
James McCarthy.....	14	December	15.	Remains.	
Frank Buell	14	December	15.	January	23
George Mewry.....	13	December	15.	April	18
Richard Walsh	13	December	16.	February	23
John Guthrie.....	14	December	18.	June	2
John Dillon	15	December	18.	January	14
		1885.			
Frank Gavity.....	10	January	9.	June	9
Joseph Waubau.....	10	January	9.	May	3
Richard Lee.....	10	January	12.	April	22
Michael Corbroy.....	15	January	13.	Remains.	
Patrick Colter	12	January	22.	April	17
James McKendrick.....	9	February	3.	Remains.	
Henry Brenner.....	14	February	5.	April	3
William Ryan	14	February	17.	July	16
John Curren.....	13	February	22.	Remains.	
George Anderson	13	March	4.	Remains.	
Joseph Anderson.....	12	March	4.	Remains.	
Leonard Wagner.....	14	March	12.	Remains.	
Frank Castrozeski.....	10	March	12.	June	20
John Cullen.....	13	March	13.	April	18
Patrick Wolfe.....	9	March	20.	Remains.	
William Kane	12	March	24.	Remains.	
James Rvan.....	12	March	24.	May	30
George Elliott	15	March	24.	April	22
Edward Riley.....	8	March	28.	May	26
John Theskoski.....	14	April	7.	May	28
John Sanduski.....	15	April	7.	April	18
Kiser Schanduski.....	16	April	7.	April	18
John Skinner.....	15	May	1.	Remains.	
Denis Toomey	15	May	1.	Remains.	
George Murphy.....	13	May	8.	Remains.	
James Murphy.....	14	May	8.	Remains.	
Denis Riley	10	May	11.	Remains.	
James Riley.....	8	May	11.	Remains.	
George Chillcott .	10	May	17.	Remains.	
Moronia Wallace.....	10	May	19.	Remains.	
Thomas Philips.....	14	May	20.	June	25
John Swartz.....	11	May	20.	Remains.	
Robert McKendrick.....	8	May	20.	Remains.	
William Schell.....	16	May	25.	July	10
John Gilmore	12	June	8.	September	2

Name.	Age.	When received. 1885.		Discharged or remaining.
Matthew Furgerson	12	June	8.	Remains.
William Furgerson	9	June	8.	Remains.
Alphons Marcall	12	June	9.	Remains.
Edward Carroll	13	June	14.	July 20
Frank Sheridan	14	June	14.	Remains.
Thomas Crotty	12	June	14.	June 20
Bernard Ryan	12	June	14.	June 25
John Kennedy	9	June	14.	Remains.
Charles Vaughn	11	June	14.	June 30
Daniel Ryan	8	June	14.	Remains.
John Coakley	11	June	14.	September 7
John Connelly	9	June	14.	July 14
Thomas Shannon	10	June	14.	Remains.
Charles McDermott	10	June	14.	July 15
Martin Daly	9	June	14.	June 20
Michael Kane	11	June	14.	June 20
Thomas Lynch	12	June	15.	Remains.
Charles Clark	12	June	27.	Remains.
Robert Hanlon	9	June	27.	Remains.
John Hanlon	11	June	27.	Remains.
William McGrath	9	July	2.	Remains.
John McDermott	12	July	9.	Remains.
Jerome Manning	12	July	9.	August 25
Charles Winnins	10	August	3.	Remains.
Henry Scheck	10	August	10.	Remains.
John Benlain	11	August	17.	Remains.
Peter Wollenherst	15	August	17.	Remains.
Sylvester Burns	11	August	28.	Remains.
Thomas Cunningham	13	August	28.	Remains.
Charles Martin	13	September	1.	Remains.
Bennie Brooks	9	September	1.	Remains.
John Brooks	11	September	1.	Remains.
Charles McCabe	13	September	1.	Remains.
James Ryan	13	September	1.	Remains.
Thomas Fitzgerald	14	September	5.	Remains.
Willam Tallman	10	September	5.	Remains.
Clare Ruchmore	12	September	10.	Remains.
Charles Wisenfeldt	13	September	16.	Remains.
Edward Leman	14	September	19.	Remains.
Edward Fitzpatrick	12	September	20.	Remains.
Edward Kinsella	14	September	24.	Remains.
Frank Fitzpatrick	12	September	24.	Remains.
George Richerts	14	September	28.	Remains.
Patrick Finnigan	12	September	28.	Remains.

FIRST ANNUAL REPORT

OF THE

FOREST COMMISSION

OF THE

STATE OF NEW YORK,

FOR THE YEAR 1885.

TOWNSEND COX,
SHERMAN W. KNEVALS, } *Commissioners.*
THEODORE B. BASSELIN, }

TRANSMITTED TO THE LEGISLATURE MAY 18, 1886.

ALBANY:
WEED, PARSONS AND COMPANY,
LEGISLATIVE PRINTERS.
1886.

STATE OF NEW YORK.

No. 69.

IN ASSEMBLY,

MAY 19, 1886.

REPORT
OF THE FOREST COMMISSION.

STATE OF NEW YORK, }
OFFICE OF THE FOREST COMMISSION. }

Hon. JAMES W. HUSTED,
Speaker of the Assembly:

SIR — We have the honor herewith to transmit to the Legislature the following report as a supplement to the one of January 29, 1886.

We are, respectfully yours,

TOWNSEND COX,
SHERMAN W. KNEVALS,
THEODORE B. BASSELIN,
Commissioners.

ALBANY, N. Y., *April 6th*, 1886.

REPORT.

To the Legislature of the State of New York:

In pursuance of a requirement of the law, the Forest Commission made a report to your honorable body in January last. As the Commission had then been in existence only a few months that report was necessarily brief, and they now avail themselves of the favor asked and granted at that time to substitute the following, and respectfully submit it herewith as being the First Annual Report of the Forest Commission.

ORGANIZATION.

The act of Legislature creating the present Commission was passed May 15, 1885, and in the same month Theodore B. Basselin was appointed a Commissioner. Subsequently, and on or about the 15th day of September, 1885, the Commission was completed by the appointment of Townsend Cox and Sherman W. Knevals.

The first meeting of the Commission was held on the 3d day of September, 1885, at which time the Commissioners divided themselves by lot in pursuance of law, Theodore B. Basselin drawing the term of two years, Townsend Cox the term of four years, and Sherman W. Knevals the term of six years, from February 1, 1886.

Before proceeding further it may be well to reprint here the text of the law under which the Commission is to act, as it will be necessary in the following pages to refer occasionally to certain paragraphs.

Laws of New York, 1885.—Chapter 283.

An Act to establish a Forest Commission, and to define its powers and duties, and for the preservation of the forests.

Passed May 15, 1885.

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

SECTION 1. There shall be a forest commission which shall consist of three persons who shall be styled forest commissioners, and who may

be removed by the governor for cause. The forest commissioners shall be appointed by the governor by and with the advice and consent of the senate.

§ 2. At the first meeting of the forest commissioners they shall divide themselves by lot, so that the term of one shall expire in two years, one in four years, and one in six years from the first day of February next ensuing. Except as to the three terms of office thus determined, the term of office of a forest commissioner shall be six years from the first day of February on which the preceding term expires.

§ 3. During the month of January, in the year eighteen hundred and eighty-eight, and in every second year thereafter, the governor by and with the advice and consent of the senate shall appoint one forest commissioner. Vacancies that may exist in the office of a forest commissioner after the commencement of a term of office shall be filled by the governor's appointment subject to the confirmation of the senate at its next session for the unexpired portion of the term in which the vacancy occurs.

§ 4. The forest commissioners shall serve without compensation except that there shall be paid them their reasonable expenses incurred in the performance of their official duties.

§ 5. The forest commission shall have power to employ a forest warden, forest inspectors, a clerk, and all such agents as they may deem necessary, and to fix their compensations, but the expenses and salaries of such warden, agents, clerk, inspectors and assistants shall not exceed in the aggregate with the other expenses of the commission the sum therefor appropriated by the legislature.

§ 6. The trustees of public buildings, under chapter three hundred and forty-nine, laws of eighteen hundred and eighty-three, shall provide rooms for office for the forest commission, with proper furniture and fixtures, and with warming and lights.

§ 7. All the lands now owned or which may hereafter be acquired by the state of New York, within the counties of Clinton, excepting the towns of Altona and Dannemora, Essex, Franklin, Fulton, Hamilton, Herkimer, Lewis, Saratoga, St. Lawrence, Warren, Washington, Greene, Ulster and Sullivan, shall constitute and be known as the forest preserve.

§ 8. The lands now or hereafter constituting the forest preserve shall be forever kept as wild forest lands. They shall not be sold, nor shall they be leased or taken by any person or corporation, public or private.

§ 9. The forest commission shall have the care, custody, control and superintendence of the forest preserve. It shall be the duty of the commission to maintain and protect the forests now on the forest preserve, and to promote as far as practicable the further growth of forests thereon. It shall also have charge of the public interests of the state with regard to forests and tree planting, and especially with reference to forest fires in every part of the state. It shall have as to all lands now or hereafter included in the forest preserve, but subject to the provisions of this act, all the powers now vested in the commissioners of the land office and in the comptroller as to such of the said lands as are now owned by the state. The forest commission may, from time to time, prescribe rules or regulations and may, from time to time, alter or amend the same, affecting the whole or any part of the forest pre-

serve, and for its use, care and administration; but neither such rules or regulations, nor any thing herein contained shall prevent or operate to prevent the free use of any road, stream or water as the same may have been heretofore used or as may be reasonably required in the prosecution of any lawful business.

§ 10. The forest warden, forest inspectors, foresters and other persons acting upon the forest preserve under the written employment of the forest warden or of the forest commission may, without warrant, arrest any person found upon the forest preserve violating any of the provisions of this act; but in case of such arrest, the person making the arrest shall forthwith take the person arrested before the nearest magistrate having jurisdiction to issue warrants in such case, and there make, or procure to be made, a complaint in writing, upon which complaint the magistrate shall act as the case may require.

§ 11. The forest commission may bring in the name, or on behalf of the people of the state of New York, any action to prevent injury to the forest preserve or trespass thereon, to recover damages for such injury or trespass, to recover lands properly forming part of the forest preserve, but occupied or held by persons not entitled thereto, and in all other respects for the protection and maintenance of the forest preserve, which any owner of lands would be entitled to bring. The forest commission may also maintain, in the name or on behalf of the people of the state, an action for the trespass specified in section seventy-four, article fifth, title five, chapter nine, part one of the Revised Statutes, when such trespass is committed upon any lands within the forest preserve. In such action there shall be recoverable the same penalty, and a like execution shall issue, and the defendant be imprisoned thereunder without being entitled to the liberties of the jail, all as provided in sections seventy-four and seventy-six of the said article; and in such action the plaintiff shall be entitled to an order of arrest before judgment as in the cases mentioned in section five hundred and forty-nine of the Code of Civil Procedure. The trespass herein mentioned shall be deemed to include, in addition to the acts specified in the said section seventy-four, any act of cutting or causing to be cut, or assisting to cut, any tree or timber standing within the forest preserve, or any bark thereon, with intent to remove such tree or timber, or any portion thereof, or bark therefrom, from the said forest preserve. With the consent of the attorney-general and the comptroller, the forest commission may employ attorneys and counsel to prosecute any such action, or to defend any action brought against the commission or any of its members or subordinates arising out of their or his official conduct with relation to the forest preserve. Any attorney or counsel so employed shall act under the direction of and in the name of the attorney-general. Where such attorney or counsel is not so employed, the attorney-general shall prosecute and defend such actions.

§ 12. In an action brought by or at the instance of the forest commission, an injunction, either preliminary or final, shall upon application be granted restraining any act of trespass, waste or destruction upon the forest preserve.

§ 13. Whenever the state owns or shall own an undivided interest with any person in any lands within the counties mentioned in section eight of this act, or is or shall be in possession of any such lands as joint

tenant or tenants in common with any person who has an estate of freehold therein, the attorney-general shall, upon the request of the forest commission, bring an action in the name of the people of the state of New York for the actual partition of the said lands according to the respective rights of the parties interested therein; and upon the consent in writing of the forest commission any such person may maintain an action for the actual partition of such lands, according to the respective rights of the parties interested therein, in the same manner as if the state were not entitled to exemption from legal proceedings, service of process in such action upon the attorney-general to be deemed service upon the state. Such actions, the proceedings and the judgment therein; and the proceedings under the judgment therein shall be according to the practice at the time prevailing in actions of partition and shall have the same force and effect as in other actions, except that no costs shall be allowed to the plaintiff in such action, and except that no sale of such lands shall be adjudged therein. The forest commission may, without suit, but upon the consent of the comptroller, agree with any person or persons owning lands within the said towns jointly or as tenants in common with the state for the partition of such lands, and upon such agreement and consent, the comptroller shall make on behalf of the people of the state any conveyance necessary or proper in such partition, such conveyance to be forthwith recorded as now provided by law as to conveyances made by the commissioners of the land office.

§ 14. All income that may hereafter be derived from state forest lands shall be paid over by the forest commission to the treasury of the state.

§ 15. A strict account shall be kept of all receipts and expenses, which account shall be audited by the comptroller, and a general summary thereof shall be reported annually to the legislature.

§ 16. The forest commission shall, in January of every year, make a written report to the legislature of their proceedings, together with such recommendations of further legislative or official action as they may deem proper.

§ 17. The supervisor of every town in the state in which wild or forest lands belonging to the state are located, except within the counties mentioned in section seven of this act, shall be by virtue of his office the protector of these lands, subject to the instructions he may receive from the forest commission. It shall be his duty to report to the district attorney for prosecution any acts of spoliation or injury that may be done, and it shall be the duty of such district attorney to institute proceedings for the prevention of further trespass, and for the recovery of all damages that may have been committed, with costs of prosecution. The supervisor shall also report their proceedings therein to the forest commission. In towns where the forest commission shall deem it necessary, they may serve a notice upon the supervisor, requiring him to appoint one or more forest guards, and if more than one in a town, the district of each shall be properly defined. The guard so appointed shall have such powers and perform such duties and receive such pay as the forest commission may determine.

§ 18. The forest commission shall take such measures as the department of public instruction, the regents of the university and the for-

est commission may approve, for awakening an interest in behalf of forestry in the public schools, academies and colleges of the state, and of imparting some degree of elementary instruction upon this subject therein.

§ 19. The forest commission shall, as soon as practicable, prepare tracts or circulars of information giving plain and concise advice for the care of woodlands upon private lands, and for the starting of new plantations upon lands that have been denuded, exhausted by cultivation, eroded by torrents, or injured by fire, or that are sandy, marshy, broken, sterile or waste, and unfit for other use. These publications shall be furnished without cost to any citizen of the state, upon application, and proper measures may be taken for bringing them to the notice of persons who would be benefited by this advice.

§ 20. Every supervisor of a town in this state, excepting within the counties mentioned in section seven of this act, shall be ex-officio fire wardens therein. But in towns particularly exposed to damages from forest fires, the supervisor may divide the same into two or more districts, bounded as far as may be by roads, streams of water, or dividing ridges of land or lot lines, and he may, in writing, appoint one resident citizen in each district as district fire warden therein. A description of these districts and the names of the district fire wardens thus appointed shall be recorded in the office of town clerk. The supervisor may also cause a map of the fire district of his town to be posted in some public place with the names of the district fire wardens appointed. The cost of such map, not exceeding five dollars, may be made a town charge; and the services of the fire wardens shall also be deemed a town charge and shall not exceed the sum of two dollars per day for the time actually employed. Within the counties mentioned in section seven of this act, such persons shall be fire wardens as may from time to time be appointed by the forest commission. The persons so appointed shall act during the pleasure of the forest commission; and there shall be applicable to them all the provisions of this act, with reference to supervisors and district town wardens. Upon the discovery of a forest fire, it shall be the duty of the fire warden of the district, town or county to take such measures as may be necessary for its extinction. For this purpose he shall have authority to call upon any person in the territory in which he acts for assistance, and any person shall be liable to a fine of not less than five nor more than twenty dollars for refusing to act when so called upon.

§ 21. The forest commission, the forest warden, the forest inspector, the foresters, and any other persons employed by or under the authority of the forest commission, and who may be authorized by the commission to assume such duty, shall within the counties mentioned in section seven of this act, whenever the woods in any such town shall be on fire, perform the duty imposed upon, and in such case shall have the powers granted to the justices of peace, the supervisors and the commissioner of highways of such town by title fourteen of chapter twenty of part one of the Revised Statutes, with reference to the ordering of persons to assist in extinguishing fires or stopping their progress; and any person so ordered by the forest commission, the forest warden, the forest inspectors, the foresters, or any of them, or any other person acting or authorized as aforesaid, who shall refuse or neglect to

comply with any such order shall be liable to the punishment prescribed by the said title.

§ 22. No action for trespass shall be brought by any owner of land for entry made upon his premises by persons going to assist in extinguishing a forest fire, although it may not be upon his land.

§ 23. The fire wardens, or the supervisor, where acting in general charge, may cause fences to be destroyed or furrows to be plowed to check the running of fires, and, in case of great danger, back-fires may be set along a road or stream or other line of defense, to clear off the combustible material before an advancing fire.

§ 24. The supervisor of every town of which he is a fire warden as aforesaid and in which a forest fire of more than one acre in extent has occurred within a year shall report to the forest commission the extent of area burned over, to the best of his information, together with the probable amount of property destroyed, specifying the value of timber, as near as may be, and amount of cord wood, logs, bark or other forest product, and of fencing, bridges, and buildings that have been burned. He shall also make inquiries and report as to the causes of these fires, if they can be ascertained, and as to the measures employed and found most effectual in checking their progress. A consolidated summary of these returns by counties and of the information as to the same matter otherwise gathered by the forest commission shall be included in the annual report of the forest commission.

§ 25. Every railroad company whose road passes through waste or forest lands, or lands liable to be overrun by fires within this state, shall twice in each year cut and burn off or remove from its right of way all grass, brush or other inflammable material, but under proper care, and at times when the fires thus set are not liable to spread beyond control.

§ 26. All locomotives which shall be run through forest lands shall be provided, within one year from the date of this act, with approved and sufficient arrangements for preventing the escape of fire from their furnace or ash-pan, and netting of steel or iron wire upon their smoke-stack to check the escape of sparks of fire. It shall be the duty of every engineer and fireman employed upon a locomotive to see that appliances for the prevention of the escape of fire are in use and applied, as far as it can be reasonably and possibly done.

§ 27. No railroad company shall permit its employees to deposit fire-coals or ashes upon their track in the immediate vicinity of woodlands or lands liable to be overrun by fires, and in all cases where any engineers, conductors or trainmen discover that fences along the right of way, on woodlands adjacent to the railroad, are burning, or in danger from fire, it shall be their duty to report the same at their next stopping place, and the person in charge of such station shall take prompt measures for extinguishing such fires.

§ 28. In seasons of drought, and especially during the first dry time in the spring after the snows have gone and before vegetation has revived, railroad companies shall employ a sufficient additional number of trackmen for the prompt extinguishment of fires. And where a forest fire is raging near the line of their road, they shall concentrate such help and adopt such measures as shall most effectually arrest their progress.

§ 29. Any railroad company violating the provisions or requirements of this act shall be liable to a fine of one hundred dollars for each offense.

§ 30. The forest commission shall, with as little delay as practicable, cause rules for the prevention and suppression of forest fires to be printed for posting in school-houses, inns, saw-mills and other wood-working establishments, lumber camps and other places, in such portions of the state as they may deem necessary. Any person maliciously or wantonly defacing or destroying such notices shall be liable to a fine of five dollars. It shall be the duty of forest agents, supervisors and school trustees to cause these rules, when received by them, to be properly posted, and replaced when lost or destroyed.

§ 31. Any person who shall willfully or negligently set fire to, or assist another to set fire to any waste or forest lands belonging to the state or to another person, whereby the said forests are injured or endangered, or who suffers any fire upon his own land to escape or extend beyond the limits thereof, to the injury of the woodlands of another or of the state, shall be liable to a fine of not less than fifty dollars nor more than five hundred dollars, or to imprisonment of not less than thirty days nor more than six months. He shall also be liable in an action for all damages that may be caused by such fires; such action to be brought in any court of this state having jurisdiction thereof.

§ 32. Fifteen thousand dollars is hereby appropriated out of any moneys in the treasury not otherwise appropriated, for the purposes of this act. And no liabilities shall be incurred by said forest commissioners in excess of this appropriation.

§ 33. This act shall take effect immediately.

In undertaking the duty intrusted to them the Commissioners have become deeply impressed with the magnitude of the work, the vast extent of territory assigned to their control, and the care and attention necessary to perfect the proper system of management pertaining to this new department.

They are confronted with the important questions, How shall these great tracts be most successfully and economically patrolled? What safeguards can be adopted to prevent further ravages by fire? What force can be organized—in view of their limited means—which will successfully deal with the army of thieves and trespassers who are plundering the State forests? What system can be devised which will in time make these forests, not only self-sustaining as to cost of management, but, in addition, a source of wealth and revenue to the Commonwealth?

As the majority of the Board were not appointed until September, no organization was possible until the season for active operations had entirely passed. Still, the Commissioners took immediate steps to familiarize themselves with the duties and various interests intrusted to their charge. They made personal visits to the Adirondack and Catskill regions, and have met at Albany for consultation nearly every

week since their appointment. Experienced, competent men were sent out as special agents, who penetrated to every part of the wilderness. These agents, while on their tours of inspection, made weekly reports which were replete with interesting information, and which have largely aided the Commissioners in acquainting themselves with the actual condition of the forest preserve. Some of the more interesting items of these reports will be found embodied in the succeeding pages. A small company of experienced woodsmen, or foresters—in number proportioned to the means at our command—have been distributed through the forest. During the past winter they have been constantly on patrol, and their vigilance has been rewarded by securing evidence in a large number of cases of timber stealing from the State lands. Arrests have been made, writs have been served, and in some instances the accused parties have fled the country to avoid arrest.

The reports of the special agent and his foresters show that a surprising amount of valuable timber has been stolen from the preserve, and the Commissioners regret that the slender means at their disposal will not permit them to prosecute the matter to the extent needed for a complete suppression of this evil. As it is, however, active measures have been undertaken, and as a result the plundering which has been going on in certain parts of Hamilton and Herkimer counties has been completely checked.

A surveyor has also been working in connection with some of the foresters, as in many cases the boundaries of the State lots had to be fully determined before it was safe to assume that trespasses had been committed. In some cases the timber had been cut on the preserve through carelessness instead of criminal intent. Still, vigorous proceedings will also be instituted against such parties, with a view of stopping the culpable disregard of land marks, or negligence in establishing plainly marked lines.

In our office work considerable attention has been given to collecting maps of the preserve and descriptions of State lots. A draughtsman has been employed in making maps of the various pieces of territory allotted to each forester, so that the forester, aided by his map, may be able to patrol properly the particular tracts assigned to him. The work of patrolling is rendered doubly arduous by the large tracts of private lands which are thickly scattered through the preserve and which must be tramped over continually in going to and from the lots owned by the State.

THE FOREST PRESERVE AND ITS LOCATION.

Eleven counties in the northern Adirondack region, viz.: Clinton, Essex, Franklin, Fulton, Hamilton, Herkimer, Lewis, St. Lawrence, Saratoga, Warren and Washington, and four counties in the Catskills, viz.: Delaware, Greene, Sullivan and Ulster, embrace the forest preserve.

The Adirondack region is included in the counties occupying the north-eastern corner of the State. Its precise bounds are well marked and easily recognized. The northern limit is the St. Lawrence river and Canada; Lake Champlain and the State of Vermont lie to the east; the Erie canal and the Mohawk river constitute the southern limit; while Lake Ontario and the St. Lawrence river are on the west. All the counties within the above boundaries are included in those embracing the northern Adirondack portion of the forest preserve, with the exception of parts of Montgomery and Oneida counties, and all of Jefferson and Oswego counties.

The Catskill region occupies parts of four counties, and forms a portion of the watersheds of the Delaware and Hudson rivers. The former river constitutes nearly the entire western boundary, while the latter marks a clear division line of the east. It is a wild and mountainous section, and a well-known summer resort of the population along the Hudson river.

The Adirondack counties embrace a total area of 14,940 square miles, out of which the State has acquired title to 1,135 square miles. The Catskill counties embrace a total area of 2,700 square miles, and out of this the State has title to about 31 square miles.

The total area of the fifteen counties, embracing the Adirondack and Catskill regions, is 17,640 square miles, and the State holding in the same regions is 1,166 square miles, or about six and one-half per cent of the whole area.

Of this great territory occupied by the counties enumerated, in aggregate extent more than equal to the combined areas of the States of Connecticut, Delaware, Rhode Island and New Jersey, 3,320 square miles is made up of woodlands and waste lands, or nearly twenty per cent of the whole area.

The Adirondack region gradually rises from its extreme boundaries toward Essex and Franklin counties, where the maximum height is reached. The mountain ridges divide this region into two great watersheds, from one of which the waters flow into the St. Lawrence and Lake Ontario, and from the other into the Hudson river direct, or into the Mohawk and its tributaries. Aside from these there is a small watershed tributary to Lake George and Lake Champlain.

A line drawn from Rouse's Point, a village in the extreme north-east corner of the State, to the city of Utica, on the Mohawk river, divides quite accurately the eastern from the western watershed. All the territory lying west of this line drains into the St. Lawrence river and Lake Ontario; all east and south of it drains into the Hudson and Mohawk rivers, except the part which lies to the north of a line drawn from Crown Point, on Lake Champlain, to the north-east corner of Hamilton county, which drains into Lake Champlain.

This region is made up of cleared farming sections, in the midst of which are thriving towns; burned sections, through which fires have swept, destroying the timber, and in many cases the soil also; drowned lands, caused by damming the outlet of streams, thereby flooding large areas of low ground, usually in the vicinity of lakes, and killing the timber and all shrubbery; lumbered lands, from which all the original growth of soft timber has been cut, and in some cases the hard timber also, leaving the woods somewhat open and scant in appearance; and virgin forests, where the timber has never been disturbed by fire, flood or axe.

There are natural agents always at work to break up the continuity of the forests, among which are wind-falls and land-slides. In some unexplained manner a tornado will strike the woods and mow down a wide swath in its track, leaving inextricable confusion of tree trunks and tree tops; or the soil becomes loosened on the inclined face of a rocky ridge, from protracted rains which have filled the ground with moisture, when, without warning, the whole covering of trees, loose rocks and soil, the accumulation of ages, is precipitated with one grand rush into the valley below.

It must not be assumed that all State land in this northern wilderness is forest land. Much is abandoned and partially cleared farming lands, from which a few scanty crops have been wrested, but the farmer, becoming poorer than the soil he worked, has quit in disgust. Much is burned lands, supporting, if any thing at all, but a scant growth of slender poles and wiry shrubs.

A very large percentage of the territory is abandoned timber lands through which the lumberman has passed, taking all of the valuable soft timber, and some of the hard, after which, having no further use for the lands, and not wishing to pay the taxes from year to year, he has allowed them to be sold for the accumulated taxes, and pass into the hands of the State.

As years go on and these woods are protected from spoliation and damage, the young soft timber trees will grow up, and the forest assume its primitive condition. The balance of the territory is covered with the dense, original growth, clothing mountain and valley, and fringing the streams and lakes.

Many good roads traverse this region, kept in repair in many cases by private contribution. Railroads skirt the entire tract. The Ogdensburgh and Lake Champlain on the north passes through the northern portions of St. Lawrence, Franklin and Clinton counties, and connects Ogdensburgh, on the St. Lawrence river, with Rouse's Point on Lake Champlain. The Delaware and Hudson Canal Company railroad on the east follows Lake Champlain, and connects Rouse's Point with Troy and Schenectady. The New York Central and West Shore railroads on the south connect Schenectady with Utica, and the Rome, Watertown and Ogdensburgh, and the Utica and Black River railroads on the west connecting Utica and Ogdensburgh.

Few railroads penetrate the wilderness to any depth, and none cross it. The Fonda, Johnstown and Gloversville terminates at Northville, in Fulton county, a distance of twenty-five miles from the Mohawk river, having only reached the bare outskirts of the wilderness proper. The Adirondack railroad connects Saratoga with North Creek, on the headwaters of the Hudson river, in Warren county, a distance of fifty-eight miles, and is pretty well into the Adirondacks, but mostly in a cleared country. The Chateaugay railroad, from Plattsburgh to Lyon Mountain, in Clinton county, traverses a somewhat wild and isolated country, but stops on the outskirts of the forest. The Ausable Branch railroad, from Plattsburgh to Ausable station, three miles from Ausable Forks, is twenty miles long, but through a cleared and cultivated section. The Northern Adirondack runs from Moira, in Franklin county, on the Ogdensburgh and Lake Champlain railroad, to eight miles beyond Santa Clara, a distance of twenty-seven miles, the last fifteen miles of which leaves the cleared lands and penetrates the wilderness.

The Herkimer, Newport and Poland, the Utica and Black River, and the Rome, Watertown and Ogdensburgh railroads, all cling to the outskirts of the forest region, but fail to penetrate it to any extent. Where they have done so the timber has been cut so as to entirely break up the forest. The lumber firms, having access to these railroads, cut every thing that will make merchantable lumber, small and great alike, rendering any improvement hopeless.

The forest preserve is made up of many disconnected plots, more in some counties than in others, plots ranging from a few acres up to many thousand, surrounded usually by lands owned by individuals, and in many cases inaccessible by roads. In some instances small tracts of individual lands are entirely surrounded by State lands, and access to them can only be had by cutting roads through forests on State lands. Large tracts of State lands are thus directly exposed to

damage and destruction from wanton or careless use of fire on the small individual tracts.

There are large tracts in which the State owns but an undivided interest, one-half, one-third, or one-fourth, as the case may be, and instances are on record where individuals thus owning with the State have not waited for a partition, but gone on and lumbered the whole.

DESTRUCTION OF FORESTS.

There are certain causes which have a tendency to decrease the area of the forest lands within the counties of the forest preserve. These may be briefly stated as follows: Fires, windfalls and landslides, lumbering, tanning, manufacturing of woodpulp, charcoal burning and roasting ores, railroad building and farming.

FOREST FIRES.

It is proposed, at the risk of some repetition, to give as much information in regard to forest fires as can be gathered from all sources. The importance of the subject demands nothing less than thorough treatment.

In regard to forest fires and their origin in general, we quote from the reports of our own agents, sent into the northern Adirondack wilderness and into the Catskill regions,* with the especial purpose of gathering information on this subject. Also from the "Report on the Forests of North America," by Charles S. Sargent, Tenth Census of the United States; covering the losses sustained during the census year only (1880), and including all the forests of the United States. The statistics are given in total and by States, and from the latter, those pertaining to the forests of New York are indicated under a separate column. Also from a report of Dr. Franklin B. Hough, to the Forestry Congress held at St. Paul, Minn., August, 1883, on "Legislation in Relation to Forest Fires."

SPECIAL AGENTS' REPORTS.

From the reports of our own special agents, we find that forest fires originated:

In burning over recently chopped sections or fallow with the view of clearing the land for agricultural purposes, where the timber is merely felled and lies in a tangled mass. The chopping is usually done in the winter and the "fallow" burned in the spring, at a time between the melting of the snow and the coming out of the leaves, when every thing is as dry as tinder. The farmer or settler selects this time because he is then more sure of making a complete clearing.

Regard is seldom paid to the direction or force of the wind, and, ordinarily, when once started the fire is allowed to take care of itself. In this manner it gets headway, and reaching the adjoining forest spreads rapidly and soon gets beyond control.

In burning over natural meadows with a view to improving the yield of hay.—These natural meadows are formed by the gradual filling up of lake or pond beds with an accumulated vegetable growth and deposit. They are seen in the Adirondacks in all stages of formation; some having a wide swampy margin with a matted growth of aquatic vegetation; and others still, entirely grown over, excepting, perhaps, a small open space in the center. The last stage of development is the natural meadow, level as a floor, on which grows a scant, wiry, inferior quality of grass. The turf is more or less moist, and in the spring the whole meadow is usually covered with water, but in the heat of summer it becomes dry enough to be walked over. Then comes the farmer, who cuts the scant crop, cures it, and stacks it around a pole on a little raised platform of logs. In winter, when the marsh is frozen over, he draws the hay off with his sled.

In the same way the “beaver meadows” on creeks and streams are cut over for their meager yield of hay. Years ago when the beavers were plenty in the Adirondack waters, they built their dams across the creeks and streams. Sometimes their dams caused long, back flows, covering the low ground where the stream was sluggish and the fall slight; the surrounding trees and bushes, water-killed or drowned by the back flow, or knawed down by the beavers, fell into the water and gradually decayed. This mixed with the debris, brought down by floods as time went on, filled their pond, and aquatic vegetation, finding root in this rich mold, soon completed the work. So, where there was once water, there is now a strip of flat meadow land through which the stream winds in its tortuous, sluggish course. In some sections of the Adirondacks, as the south and west, these natural and beaver meadows are called “vlaies.” Their site is usually marked by a thrifty growth of tamarack or larch.

Farmers find that after about three years’ cutting on the meadows the grass gets matted down, and they then burn them over. These fires spread to the woods, causing large tracts of timber to be destroyed; this is repeated every few years, until the soil on the neighboring mountains is entirely burned off. There are many such places along the Saranac river in Essex county.

Berry pickers.—These people build fires for cooking or other purposes, usually in some brush lot where, if a fire is once started, it soon gets under rapid headway, and, as the pickers are generally women or young persons, the fire is left to manage itself. This will occur in

tracts through which the fire has once swept, and a second burning ruins the land for tree growing.

Gum hunters.—These people roam the woods in search of spruce gum, traveling the woods for weeks at a time, building their camp fires in many places, and some of these fires have left marks never to be obliterated. Gum hunting is quite an industry in Hamilton and Herkimer counties.

Bee hunters.—In searching for wild honey, bee hunters, from the peculiar knowledge of their craft, trace the wild bees to their tree. This tree is cut down and a fire built around it to drive the bees out ; having accomplished this, it is not always that water is handy to put the fire out, and it is not always that they care. Fires thus left will spread through the forest under the favoring circumstances of drought and wind, and a few pounds of honey will be obtained at the expense of many acres of valuable timber. There are many bee hunters in the vicinity of Lake George.

Carelessness.—Many persons around hunting, fishing, surveyors' and lumber camps, and particularly temporary camps, build large fires for cooking, warmth and light, and, through carelessness or recklessness, locate them in exposed places. Such a fire will often eat and burrow its way beneath the surface, down and along through the vegetable mold or "duff," where, to all appearances extinguished, it will smolder for days, until some favorable moment, when it will suddenly appear, and, fanned into a flame by a passing breeze, start on its course of destruction. A big, roaring, out-door log fire is a thing that cannot be enjoyed in cities, and, too often the desire on the part of the tourist to see this, has allowed the fire to escape to adjoining forests filled with the driest, combustible material. Clearing up a camp site by burning the refuse and brush has been the cause of denuding the shores of some of the most picturesque lakes and ponds in the Adirondacks. Campers also in tramping through the woods make a practice of building "smudges" at every halting place to drive off the gnats and flies, and are not careful to extinguish them when the line of march is resumed.

Hunters.—Often the sportsmen and hunters passing through a lumbered section, where the woods are choked up with the tops and branches left from timber cutting, or through places where the "witch hopple" interferes with their access to the deer, argue that if the place were burned over it would be much easier to get through the woods, and further, that the fire would prompt a growth of "buckthorn," which would induce the deer to enter there and feed.

Maliciousness.—There are evil-disposed persons who will start a fire at the foot of a mountain, "just for the fun of the thing, to see a big

blaze." The fire sweeps uncontrolled up the mountain side—a grand and awful sight—but at the sacrifice of what has taken a life-time to perfect and a life-time to replace. Again, out of revenge for real or fancied wrongs, fires have been started in the woods which have not only destroyed the forests but houses and fences have been licked up and consumed. There are cases where it is known that fires have been started to cover up timber stealing on State lands. The timber is cut off and taken away, the fire applied, and in the blackened ruins all trace of depredation is lost.

Iron manufacturing.—Many companies in this business denude large sections of timber lands every year for charcoal. The cutting leaves a large amount of brush and refuse. It is desirable to get this out of the way, as its presence creates a certain danger from fire to the lands not yet cut over. The companies find it to their advantage to burn over these old choppings, and this is done with an unusual amount of caution, but in spite of it all the fires have in known instances got beyond control, extending to the surrounding forests and even to the houses of the workmen.

Unknown causes.—Fires have often been observed on the tops and sides of high mountains. As these are out of the line of travel, and rarely, if ever, are reached by persons in the woods, their origin has been attributed to lightning striking some old stub of a tree, which was full of gum. Becoming ignited, and other circumstances being favorable, as, for instance, the proximity of some old wind-slash, the fire gains headway and may burn for days, until the volume of rising smoke attracts attention, when the usual methods are tried to get it under control, or, as would more likely to be the case, it is left to exhaust itself, or become extinguished by some heavy or protracted rain.

What have been the combined results from these various causes? Look on the map appended to this report. The portions colored brown show the extent of the burned districts. Trace out the course of the larger streams; along the watershed of the Sacandaga, from Luzerne on the Hudson to Oregon in Warren county, there is a succession of fire-denuded tracts. The hills along the Hudson river, from Luzerne to North creek, and along the various branches of its headwaters in Hamilton and Essex counties, show the marks and scars of fire. Along the road from North creek to Indian lake the flames have laid bare a continuous track of nine miles long by three miles wide. The valley of the Schroon river, from Schroon lake to the watershed of the Boquet river, is badly marked with fire. Along the highway from Elizabethtown to Keene valley, following a branch of Boquet river, the fire has burned the forest on either side. Along

both branches of the Ausable river, the Saranac river, the Chateaugay lakes, the headwaters of the St. Regis river, along the Racket river, the Grasse, Oswegatchie, Beaver, Black and Moose rivers, the valleys, hillsides and mountains have suffered more or less from the ravages of fire.

To prevent the recurrence of these fires, and to guard against their sweeping through sections already partially denuded, the Commission have placed men in different localities in the forest preserve. During the dangerous season of the year others will be added, whose duty will be to prevent as far as possible any accident from fire, to admonish guides, tourists and others of the necessity of exercising care and forethought about their camps; and to attend to the enforcement of such rules in relation to the prevention of fire as the Commission shall see fit to enact. By these means it is hoped to avoid much of the mischief which arises from ignorance or lack of forethought, realizing that whereas much can be done in the prevention of fire, little or nothing can be done to remedy its effects. Prevention is everything.

The Commissioners have taken pains to fulfill, in this respect, all the requirements of the law under which they act. They have notified all the supervisors throughout the different towns of the State outside of the counties embracing the preserve where there may be danger of forest fires, and have taken pains to call their attention to the clause in the act which makes every supervisor a fire warden, *ex-officio*, of his town. They have also notified all railroad companies, and particularly those whose lines penetrate the forest preserve, of the duties of such corporations in regard to the prevention and extinguishment of fire along their respective lines. Also, in further obedience to the mandatory requirements of the law, the Commissioners have drawn up stringent rules for the prevention and suppression of forest fires, and have caused copies to be posted in conspicuous places, where the people may become familiar with them, and see the necessity of observing them. By these means it is hoped to prevent in the future the recurrence of such sweeping destruction, and to give those sections now only partially burned over a fair opportunity to recover, and the naked acres to become again covered with a forest.

In this connection it may be of interest to quote from the Tenth Census of the United States, and from that part relating to the destruction caused by fire throughout the forests of North America, a report which was written by Prof. Charles S. Sargent.

“THE FORESTS OF THE UNITED STATES.

Forest Fires, 1880.

“Total area burned, in acres.....	10,274,089
Value of property destroyed.....	\$25,462,250

Of the causes of fire, there were, from	Cases.
Improving pasturage.....	197
Clearing land.....	1,152
Locomotives.....	508
Hunters	628
Camp-fires	72
Smokers	35
Malice	262
Prairie-fires.....	12
Coal-pits.....	9
Lightning	32
Indians	56
Prospectors	10
Travelers.....	2
Spontaneous combustion.....	2
Wood-cutters	3
Carelessness	3

“In the State of New York the total area burned was, in acres, 149,491; and the value of the property destroyed, \$1,210,785. Of the causes to which these fires were attributed, thirty-seven cases were reported as originating from clearing land; forty-three cases as originating from sparks from locomotives; twenty-two cases as originating from hunters.

“The extent of the loss which the country sustains every year from injury to woodlands by fire is enormous. * * * * The largest number of these fires of any one class were traced to farmers clearing land and allowing their brush fires to escape into the forest. The carelessness of hunters leaving fires to burn in abandoned camps, next to farmers, was the cause of the greatest injury. The railroads were responsible, too, for serious damage to the forest from fires set by sparks from locomotives, while the intentional burning of herbage in the forest, to improve pasturage, often caused serious destruction of timber. Only the value of the material actually destroyed by fire is included in these estimates. The loss of timber by fire, great as it is,

is insignificant in comparison with the damage inflicted upon the soil itself, or with the influence of fire upon subsequent forest growth. If a forest is destroyed by fire, all trees, old and young, giants ready for the axe, and germinating seedlings — the embryo forests of succeeding centuries — are swept away. Undergrowth essential to protect the early growth of trees, the roots of perennial herbage, and the seeds of all plants are consumed. The fertility, or rather the ability, of the burned soil to produce again spontaneously a similar crop of trees to the one destroyed is lost, and the subsequent recovering of burned land with the species of the original forest is only accomplished, if accomplished at all, through the restoration of fertility following the slow growth and decay of many generations of less valuable plants. A northern pine and spruce forest, when destroyed by fire, is succeeded by a growth of brambles, in time replaced by dwarf birch, poplar and bird cherries, of no economic value; scrub oaks and various hard woods follow these, and pine rarely reappears, except upon land long mellowed in the various operations of agriculture.

“In the south Atlantic region a gradual change in the composition of the pine forests is steadily going on under the influence of fire. Less valuable species now occupy the ground once covered with forests of the long-leaved pine, through which annual fires have been allowed to run to improve the scanty pasturage they afford. Stockmen have been benefited at the expense of the permanency of the forest. Fire, too, changes the composition of the broad-leaved forests of the Atlantic region, although its influence is here less marked than upon the forests of conifers, which, unlike deciduous trees, rarely grow from stump shoots, and must depend entirely upon the germination of seeds for their reproduction. Still, in regions continually burned over during a long period of time and then covered again with forests, as in the case of some portions of Kentucky and Tennessee, valuable species like the white oak and yellow poplar are rare or entirely wanting in the new forest growth.

The forests of the north Pacific coast offer an exception to the law, otherwise general, for this continent at least, that a change of forest crop follows a forest fire. The fir forests of western Washington Territory and Oregon, when destroyed by fire, are quickly replaced by a vigorous growth of the same species, and the fires which have consumed great bodies of California redwood have not prevented the reproduction of this species by seeds and shoots. In the interior Pacific region, forests destroyed by fire either do not reproduce themselves, or, when under exceptionally favorable conditions a growth of trees re-covers the burned surface, poplars and scrub pines replace the more valuable species of the original forest.”

We also quote from Dr. Franklin B. Hough on the matter of forest fires :

“ Without spending a moment upon the origin of forest fires from natural causes, and which are fortunately of rare occurrence, we may attribute the greater part to human agency, and as originating either from intentional motives or through carelessness or accident.

“ We find that fires are intentionally kindled, with the expectation that they will spread to more or less extent, in the following cases :

“ 1. In clearing land of its timber, as in the beginning of all settlements in wooded countries, and occasionally, from time to time, in the ordinary operation of cutting off wood lots and in lumbering.

“ 2. For agricultural improvement, in the burning off of stubble and rubbish, to clear the ground for cultivation.

“ 3. In certain operations in the woodlands, where it is desirable to get rid of the underbrush by the aid of ground fires, so as to render it easy to get around.

“ 4. For improvement of pasturage in woodlands and waste places, by burning off the dead and dry herbage, and to favor the growth of the succulent grasses.

“ 5. For exposing the ground, in prospecting for minerals and ores.

“ 6. For clearing the ground of materials that might favor the spreading of ground fires, to the peril of buildings, fences or inclosed fields.

“ 7. From a wanton desire to see a ‘ big fire,’ but without intention to do injury, or with the expectation that no great harm will ensue; or

“ 8. With malicious design, and for the purpose of destroying property, or of concealing a trespass; or, to injure an enemy.

“ The spreading and destructive fires, originating from carelessness or accident, may be kindled from any of the above-mentioned causes, except the last, the escape being sometimes unavoidable, or beyond the means at hand for control; and sometimes from want of common prudence and forethought, in leaving a fire, or some burning object, in cases where a fire may catch and spread, as in throwing down a burning match or cigar, or in the use of gunwads in hunting, that ignite and retain the fire. They may spring from a neglected camp fire, kindled for cooking or warming, or from a coal pit where charcoal is being made, or from fires and sparks dropped in any manner, as notably in the case of sparks or coals from a passing engine on a railroad.

“ The extent of the disaster, however it may be started, will depend upon a variety of causes, chiefly the condition of the soil as to drought, and the force of the winds. A great deal will also depend upon the

nature of the soil itself, and upon the kind of timber and other vegetation that grows upon it. Light sandy soils when overgrown with evergreens of the coniferous species, and with the undergrowth that usually accompanies, them, are particularly liable to spreading fires; while a heavy clay soil, or fertile loam, underlaid by limestone and shales, may favor the growth of deciduous trees, and a rank and humid undergrowth, in which a forest fire could hardly be made to spread, and in which a disaster of this kind is scarcely ever known.

“We also find that the season of the year has much to do with forest fires. They are seldom or never known in winter; but in the early spring months, after the ground has become dry, and before vegetation has made much progress, we find the conditions dangerous. It is the same in a dry summer and autumn, and especially in times of excessive drought, and in high winds. At such times, when this aridity was intensified, the forest fires in Michigan and Wisconsin in 1871 and 1881, occurred, with destructive energy, and widespread ruin, consuming millions of dollars’ worth of property, and destroying great numbers of human lives.”

WIND-FALLS AND LAND-SLIDES.

The wind will sometimes perform serious antics in the forest, uprooting and throwing down great trunks and small saplings, leaving in its wake a wide swath, cut as clean, and as sharply defined as to bounds, as though done with an axe. Tops and trunks, roots, limbs and saplings, are crossed, piled, mixed, twined and confused in a most inextricable manner. Passage-way is completely barred to man or beast, and a fire-trap of the worst description is created. While the wind-slash covers the ground, all further forest growth must cease within its limits, until the fallen timber has rotted away, when in this new soil the forest may reproduce itself. Of course no human power can prevent the occurrence of this evil, but proper care and management will prevent its turning into the still worse one of a furnace of flame.

It is difficult to tell just what causes land-slides. They usually occur in the steeper and more mountainous districts, where the soil on the face of some steep hillside loses its adhesion through the influence of superabundant moisture or running water, when, without warning, it is precipitated to some lower level. This, of course, denudes a portion of the mountain completely, and one needs but to be familiar with the Adirondacks to know that there are many such places. These two causes do not tend to greatly diminish the area of forests, but are incidentally mentioned as causes at work, among the others whose results are more apparent.

LUMBERING.

In very few sections of the Adirondack region does lumbering take all of the forest trees. In this region, merchantable timber means pine, spruce or hemlock, which nowhere, individually or collectively, make up a majority of the standing timber; the soft wood trees are every where in the minority, always have been, and always will be so long as the soil is as nature left it. Even among the soft timber trees, not all are cut, the common rule being to cut only those which measure over ten inches diameter on the stump, thus leaving many young trees. Many lumber firms instruct their jobbers to cut only twelve inches. In fact, an inexperienced person, viewing a piece of Adirondack timber land, would be unable to tell from its general appearance, or from a glance over the tops of the trees, whether it has been lumbered over or not; only the critical examination disclosing the stumps and tree tops will furnish the proof that the lumberman has passed through.

In the "Report on the Forests of North America," by Prof. Charles S. Sargent, in the Tenth Census, under the heading "New York" is given, among other interesting descriptions, one detailing the method at present employed by the majority of the lumber firms in the Adirondack regions.

As log driving — or floating logs in the streams — is relied upon as the method for moving them long distances to the mills, the preparation of the water-courses for river driving becomes an elaborate and expensive undertaking, consuming sometimes the whole summer in blasting out rocks and clearing out logs or brush, so as to make the course of the stream as straight and smooth as possible. Logs are drawn from one to six miles from the choppings to these water-courses, according to the quality and quantity of the timber to be obtained. Only the varieties of soft wood timber that will float can be brought to market by this method. Hard wood is cut only along the outskirts of the forest, within a few miles of the mills, or from along the lines of railroads where the rates of transportation allow of a profit to the lumberman.

TIMBER STEALING.

There is abundant evidence that, at the present time, and for many years past, the State lands have furnished a basis for lumber operations of an illegal character. In some cases the value of the timber cut was trivial, while in others the logs were worth hundreds and even thousands of dollars. Often the trespass was unintentional, owing to a lack of properly-marked boundary lines; in some instances parties

owned undivided interests with the State and cut all the merchantable timber without waiting for a partition, consent, or even giving notice that they had intended to do so. In other cases, lumber companies or firms—some of them large operators—have shown a culpable carelessness where their lands adjoined the State forests. Then there are cases where the trespass was intentional, the parties concerned having plundered the land of valuable timber, knowing that the land did not belong to them, hauling away logs or cordwood, and selling the product to some unscrupulous or not over particular buyer. Hidden within the remote seclusion of the wilderness, this latter class have been secure from observation, detection was difficult, and there has been, to a certain extent, a banding together for defense and systematic plundering. This has become a matter of notoriety, so much so that in certain localities these organized bands of trespassers go by the name of the “State Troops,” while in some other localities they are known as “The Grenadiers.” Emboldened by the toleration or tacit approval of the communities where they reside, they look upon the State lands as a piece of “commons,” or as a public crib where all may feed who choose. The soft varieties of timber, as a general rule, are the only kinds that are taken by trespassers, but where there is a market for it, the choicest kinds of hard wood are also cut and removed. Sections thus lumbered are often fired to remove all traces of the crime. These offenders are so lawless that they not only steal from the State, but they steal timber from each other. They make all manner of excuses, chief among which they plead ignorance of the lines, or that they were misinformed by some surveyor in regard to the boundaries. In many cases the parties tendering such excuses do not own a rod of land and never did. It is the plain duty of the Commissioners to deal with this matter of timber stealing summarily and severely. They propose to hunt down the offenders, convict and punish them to the full extent of the law, and if the present laws are not rigid enough, new ones will be asked for whose execution will have the desired effect.

The great majority of lumber firms are large concerns, owning from 10,000 to 100,000 acres of forest lands. They are careful men who understand the yearly increasing value of the standing timber, and take great precaution to have their woodlands patrolled to prevent the ravages of fire and the spoliation by thieves.

There is another class known as jobbers, a kind of middlemen, who contract to cut timber on the lumber company's land, and deliver the logs at the river or at the mill; or who agree to furnish the lumbermen with a certain number of standard logs at a given price. The jobber may own little or no land, but with large tracts of State lands

in isolated localities, and covered with fine timber, the temptation often becomes so strong that his stipulated quantity of timber is secured in part or perhaps wholly at the expense of the State. The enforcement of the law requiring a forfeiture of \$25 for each tree so cut will have the effect of stopping this class of depredations, and of enhancing the value of timber on private lands.

It is a matter of difficulty to obtain exact statistics in relation to the lumber industry in the counties in the forest preserve. Prof. Sargent in his Census Report gives the following in relation to the lumbering industry in the whole State for the year 1880 :

Number of establishments.....	2,822
Capital	\$13,230,934
Maximum number of hands employed.....	17,509
Males above sixteen years.....	11,056
Children and youth.....	389
Wages paid during the year.....	\$2,162,972
Value of logs.....	\$8,628,874
Value of mill supplies.....	\$490,389
Lumber (feet, board measure).....	1,148,220,000
Lath	79,399,000
Shingles	305,711,000
Staves.....	62,654,000
Sets of headings.....	22,136,000
Spool and bobbin stock (board measure).....	1,003,000
Value of all other products.....	\$285,263
Total value of all products.....	\$14,356,910
Rank according to value of products.....	4

The above statistics refer to the whole State. Within the counties embraced in the forest preserve the lumbering industry takes the leading part, and it is apparent at once that this northern wilderness is looked upon as the source of supply to feed the many mills within its borders.

The following statistics of this industry, so far as it is carried on within the counties of the preserve, have been gathered by our agents and are here tabulated :

COUNTY.	NO. OF MILLS.			Daily capacity. Feet, board meas.	Kind of timber manufactured.
	Water.	Steam.	Water and steam.		
Clinton	11	1	....	75,000 to 120,000	Spruce.
Essex.....	3	1	....	10,000 to 25,000	Spruce, hemlock and white pine.
Franklin.	11	4	....	55,000 to 120,000	Spruce, hemlock, basswood and hard wood.
Fulton.....	9	7	....	102,000 to 175,000	Pine, spruce, hemlock and hard wood.
Hamilton.....	3	1	....	22,000 to 35,000	White pine and hard wood.
Herkimer	28	6	....	125,000 to 150,000	Spruce, hemlock and hard wood.
Lewis.....	28	6	1	317,000 to 485,000	Spruce, hemlock, pine and hard wood.
St. Lawrence.....	20	1	....	100,000 to 150,000	Hemlock, spruce, white pine and hard wood.
Saratoga.....	....	2	....	.....	.....
Sullivan.....	13	4	1	117,000 to 225,000	Hemlock, pine and hard wood.
Warren.....	24	6	....	400,000 to 450,000	Spruce, hemlock, pine and hard wood.
Washington.....	3	7	....	125,000 to 170,000	Spruce, hemlock and hard wood.
Ulster..	59	13	....	40,000 to 50,000	Mostly hard wood.

The approximate amount of lumber annually turned out by the different concerns in the above counties is as follows :

	Feet, board meas.
West side of forest preserve.....	103,500,000
East side of forest preserve.....	100,000,000
All others.....	10,000,000
Total.....	213,500,000

A tree, on an average, yields an equivalent to two and one-half markets, the standard market log being thirteen feet long and nineteen inches in diameter at its top, and contains 200 feet of lumber, board measure. One average tree will thus yield 500 feet, and hence 213,500,000 feet requires 427,000 trees, or the marketable soft timber on 60,000 acres.

TANNING.

The tanning interest in the counties of the forest preserve has diminished with gradual cutting out of the hemlock, upon whose bark it depends, and many tanneries have been obliged to give up business from a failure of the supply. Several firms have declared their intention to wind up this spring, and accordingly drew no bark last winter. Tanning establishments are scattered through the different counties of the forest preserve, as the accompanying table will show. At one time Sullivan county was a great center for tanning, but now it has utterly failed with the failure of the bark.

In gathering bark, the bark peelers take every thing that will peel bark — giants and saplings, small and great — virtually exterminating this class of timber, as nothing but hemlock is used for this purpose. The bark once peeled from a section, no further return can be looked forward to from that locality, and the bark once exhausted from the territory from which a tannery is accustomed to draw its supplies, nothing remains to be done but to give up the business or else to move to some unexhausted locality.

The usual practice is to utilize the timber, where it is of sufficient size, as well as the bark; but there are sections where, there being a market for the bark but none for the timber, the latter has been left to rot in the woods, often serving as food for, and carrying fire. On the other hand, there are piles of old bark to be seen in certain localities, which, through some failure or other, have been left to rot in the forest where it has been piled.

These tanning companies each own from 1,000 up to 75,000 acres of timber land, and frequently control the bark on large additional areas. Many saw-mills obtain a large proportion of their hemlock timber from the lands of the tanning companies.

TANNERY STATISTICS.

COUNTIES.	Number of tanneries.	Cords of bark used per year.	Number of trees peeled.	Number of acres cut over.	Number of trees per acre.
Essex.....	2	5,000	15,000	4,000	4
Fulton.....	2	6,500	19,500	5,200	4
Hamilton . .	5	15,000	45,000	7,500	6
Herkimer . .	5	5,000	15,000	2,500	6
Lewis	3	21,000	63,000	10,500	6
Oneida.....	1	4,000	12,000	2,000	6
St. Lawrence .	1	4,500	13,500	2,250	6
Warren.....	6	15,000	45,000	12,000	4
Total	25	76,000	228,000	45,950	

The hemlock is differently distributed through the woods, on the western side it being more frequent in its occurrence than on the eastern side. It will also be found growing in clumps, to the exclusion of other varieties, so that at best, any estimate is but made up of general averages. As fast as the lumbermen cut the hemlock, they also cut the spruce, but leave the hard wood. About eight market logs, yielding 1,600 feet of lumber, will yield one cord of bark.

WOOD PULP.

The pulp-mills, for the manufacture of wood into paper pulp, consume a large quantity of full-grown, and also small second-growth

timber. For this purpose, the lumbermen cut trees from as large as they can get, down to four inches in diameter. Spruce, pine, basswood, popple, and sometimes white birch, are the varieties of timber used. Resinous woods are treated chemically to deprive them of their gum. Wood, for this purpose, is cut into four feet lengths and peeled of its bark. The pulp-mill at Ticonderoga, owned by a stock company, consumes twenty cords of wood each day. This mill runs the year round, and therefore will consume, say 6,000 cords of wood, or about the product of 225 acres of forest land.

At Jessup's Landing, 15,000 market logs are manufactured each year into wood pulp, requiring 6,000 trees.

At Luzerne, Saratoga county, 5,000 market logs are consumed annually for pulp, an equivalent to 2,000 trees.

Twenty thousand market logs are consumed a year in a pulp mill at Ballston Spa, Saratoga county, equal to 8,000 trees.

The cutting of timber for wood pulp is a clearing process, and denudation follows the operation, for the reason, that the spongy soil becomes dried out and hardened, and the young trees deprived of shade and moisture—the two essentials to tree growth—become stunted and scrubby, or else, die out altogether. Only a few hardy varieties will subsist on such soil, and under such conditions, and those are of little value for timber or foliage, as for example, the bird cherry and poplar; the latter is used somewhat, however, in the manufacture of wood pulp.

The European forestry methods could be very successfully applied in this respect in supplying the demand for material needed in this industry, and in time develop a source of revenue from the forest preserve. A full description of the foreign methods of forest management will be found in some of the succeeding pages of this report. Should that system be adopted, total denudation would not follow, as at present, for now, as fast as one section is stripped, another is laid under tribute, all eventually becoming bare and worthless.

CHARCOAL BURNING.

The charcoal burning industry is confined almost exclusively to the northern counties of the Adirondack region, the iron industry, in which the charcoal is utilized, being carried on in St. Lawrence, Franklin, Clinton and Essex counties.

The parties engaged in the business cut down the woods without regard to a future supply. The German method of coppice cutting, or even of rotation of crops, could be very successfully applied in this connection, and the iron manufacturer, instead of being obliged to compute the time within which his supply of wood will be entirely

exhausted, could see in the regrowth of sections once cut over, a never-ceasing source of supply. Hence the industry, instead of being exhausted during the course of three or four generations, would be handed down through a long line, serving as an ever abundant source of wealth to State and individuals.

IRON MANUFACTURING COMPANIES.

The Chateaugay railroad is clearing a belt of timber along the line of their railroad to supply the coal kilns of the ore and iron company. They cut every thing clean, and have had some bad fires sweep over the cleared sections; last year one of their houses at Lyon Mountain was burned up when a fire swept through their clearing. They fight the fires by building counter-fires.

The Chateaugay Ore and Iron Co. is a stock company with a capital of \$1,500,000; the company owns land in Dannemora, Saranac, Black Brook, and Ellenburgh in Clinton county; and in Franklin and Belmont, in Franklin county; 75,000 to 100,000 acres all told. They have 126 charcoal kilns with a capacity each of 35 to 40 cords of wood, which are filled twice a month; 40 to 60 cords of wood to the acre is the amount cut on the company's lands. There are 25 kilns in the line of the Chateaugay railroad. There are 27 mining shafts open where iron ore is being mined, with a monthly output of 12,000 to 14,000 tons of ore, including all grades of ore. The first grade ore is sorted out and shipped to Crown Point, Troy, N. Y., and Bethlehem, Pa. The low grade ores are roasted in open piles on the ground, then crushed and separated. The ore thus separated is taken to the company's forges where it is smelted. The consumption of forests by this company is going on at the rate of 2,100 to 2,400 acres every year.

The J. & J. Rogers Iron Co., Ausable Forks, Essex county, own about 80,000 acres of land. They are cutting on this land and clearing it for coal at the rate of 1,000 acres a year. The Rogers Company have 1,000 men in their employ and can easily surround their choppings in case of fire, when by ploughing furrows and building counter fires, they can control them so that they do little damage to the standing timber. They sometimes intentionally burn over their choppings so as to protect their timber lands.

The Rogers Company have 50 coal kilns scattered over the mountains in the towns of Jay, Keene and Wilmington, in Essex county, and others in Clinton county, burning up the second-growth timber and leaving the whole country bare. In the town of Black Brook, Clinton county, is a small collection or settlement of log-houses, occupied by people of French descent, speaking the language and having the man-

ners of the people of that nation. This place is known as the Upper Kilns of the Rogers Company. Here are eight kilns burning the year round. There is drawn from here annually an amount equal to 1,000 bushels of charcoal a day. The surrounding country is cut clean of all timber, and cutting and drawing is being done in remote sections to feed the demand for charcoal to run the forges of this company.

RAILROAD BUILDING AND OPERATING.

The lumbering, tanning, wood-pulp and iron manufacturing industries have stimulated somewhat the building of railroads into the Adirondack region, and incidentally, the passenger traffic from summer tourists becomes at certain seasons of the year of considerable magnitude. The latter is particularly true of the Catskill Mountain railroad, which was built for the sole purpose of accommodating the summer tourists. The increasing demand for the finer varieties of hard wood, which cannot be taken out by the ordinary method of floating, owing to its greater specific gravity, has been in some cases urged as a reason for extending a railroad; and not only this, but the facilities it opens up for getting all kinds of lumber to market, has made this seem a profitable field for capital to work in.

The shipping of ore from mines to the large smelting furnaces, where, with cheap freight on anthracite coal, smelting can be done at a figure far below the cost of the manufacture of iron by the charcoal process, transporting wood for wood-pulp and tan-bark, and the raw and manufactured hides, although perhaps small in their returns when compared with other freight, are further reasons urged for the existence of railroads in the woods.

The above reasons account for the presence of the short branch roads which penetrate slightly into various sections of the Adirondacks, with the exception, perhaps, of the Chateaugay railroad, which was built by the State from Plattsburgh to Dannemora, in Clinton county. It was built with the idea of affording cheap transportation to and from Clinton prison. This road was afterward leased by a company for a long term of years and extended by them to their iron mines, in which connection it is now doing a successful business.

While the whole northern region is surrounded by a connected system of railroads, still, since they traverse the open cleared sections, little damage to forests need be apprehended from them, unless from fire started in a very dry season, and working its way back into sections that are timbered. But when from these main arteries branches push out, following the river valleys and steadily working into the heart of the wilderness, then there is cause for apprehension of the gravest character; for not only are all kinds of timber cut down, and

the lands completely divested of forest growth, but the fire inevitably sweeps through, burning all and forever depriving it of its ability to again grow forests.

The following table, compiled from the "Report of the Railroad Commission," will give a fair idea of the magnitude of the railroad interest in the counties embracing the forest preserve:

COUNTY.	Name of railroad	From.	To.	Gauge.	Length.
				Ft. in.	Miles.
Clinton.....	New York and Canada....	Plattsburgh....	Ausable.....	4 8½	19.81
".....	".....	West Chazy....	Province line....	4 8½	12.78
".....	".....	South line of Co.	Rouse's Point...	4 8½	24.00
".....	Chateaugay... ..	Plattsburgh....	Lyon Mountain..	3 0	34.33
".....	Ogdensburgh and Lake Champlain.....	Rouse's Point...	West line of Co.	4 8½	37.00
Essex.....	L. Champlain and Moriah,	Port Henry.....	Mineville.....	4 8½	7.66
".....	New York and Canada...	Addison Junc...	Port Kent.....	4 8½	45.00
Franklin....	Ogdensburgh and Lake Champlain.....	East line of Co.	West line of Co.	4 8½	30.25
".....	Northern Adirondack....	Moir.....	West line of Co.	4 8½	5.00
Fulton.....	Fonda, Johnstown and Gloversville....	South line of Co.	Northville.....	4 8½	23.00
Herkimer.....	Herkimer, Newport and Poland.....	Herkimer.....	Poland.....	3 6	16.73
Greene.....	New York, West Shore and Buffalo.....	South line of Co	North line of Co.	4 8½	22.25
".....	Athens Branch, N. Y., W. S. & B.....	Coxsackie.....	Athens.....	4 8½	6.34
".....	Stony Clove and Catskill Mountain.....	Catskill Land'g.	Palenville.....	3 0	15.73
Lewis.....	Utica and Black River....	Boonville.....	Carthage.....	4 8½	33.50
Saratoga.....	Adirondack.....	Saratoga.....	Stony Creek.....	4 8½	23.50
".....	Saratoga & Mt. McGregor	Saratoga.....	Mt. McGregor...	3 0	10.50
".....	Rensselaer and Saratoga..	South line of Co.	Hudson river...	4 8½	30.00
".....	Saratoga & Mechanicville,	South line of Co.	Mechanicville		
".....	Boston, Hoosac Tunnel and Western.....	South line of Co.	Saratoga.....	4 8½	11.00
".....	".....	Mechanicville...	Ballston.....	4 8½	22.50
".....	".....	Schuyler Junc..	Schuylerville..	4 8½	12.50
St. Lawrence..	Rome, Watertown and Ogdensburgh....	South line of Co.	Potsdam Junc..	4 8½	8.00
".....	".....	DeKalb Junc....	U. & B. R. R. R.	4 8½	44.00
".....	Utica and Black River ..	South line of Co.	Ogdensburgh..	4 8½	19.00
".....	Northern Adirondack....	East line of Co..	8 miles beyond		26.00
".....	Ogdensburgh and Lake Champlain.....	East line of Co.	Regis Falls....	4 8½	22.00
Sullivan.....	New York, Ontario and Western.....	West line of Co.	Ogdensburgh...	4 8½	43.50
".....	Ellenville Branch, N. Y., O. & W.....	N. Y., O. & W. R. R.....	East line of Co.	4 8½	36.00
".....	New York, Lake Erie and Western.....	East line of Co.	North line of Co.	4 8½	2.00
".....	Port Jervis and Monticello	South line of Co.	River.....	4 8½	21.00
Ulster.....	Stony Clove and Catskill Mountain.....	South line of Co.	Monticello.....	4 8½	9.50
".....	New York, West Shore and Buffalo.....	Phœnicia.....	Lanesville.....	3 0	3.30
".....	Ulster and Delaware...	South line of Co.	North line of Co.	4 8½	36.25
".....	Wallkill Valley.....	Rondout.....	East line of Co.	4 8½	32.50
".....	Ellenville Branch, N. Y., O. & W.....	South line of Co.	Kingston.....	4 8½	26.00
Warren.....	Adirondack.....	South line of Co.	Ellenville.....	4 8½	6.00
".....	Glens Falls.....	East line of Co..	North Creek...	4 8½	23.50
Washington ..	Rensselaer and Saratoga..	East line of Co..	Lake George....	4 8½	10.82
".....	Glens Falls.....	Hudson river...	Whitehall.....	4 8½	22.00
".....	Greenwich and Johnsville,	Fort Edward....	West line of Co.	4 8½	4.30
".....	Rutland and Washington	Johnsville.....	Greenwich.....	4 8½	14.65
".....	Branch of the R. & S...	Eagle Bridge....	State line.....	4 8½	20.00
".....	New York and Canada...	Whitehall.....	West line of Co.	4 8½	19.50
".....	Burlington.....	Whitehall.....	State line.....	4 8½	6.00
Total miles.....					918.20

The figures given above are not in all cases strictly exact, many of them being scaled from the map accompanying the Railroad Commissioners' Report. They are sufficiently exact, however, to indicate a large mileage in the vicinity of the forest reserve. Over each of these railroads, at least two trains pass daily, one each way. The danger of sparks from the engines, and from careless dumping of ashes, cinders, or the raking of fires while the trains are in motion, is an ever present one, and the statistics show that, in New York State at least, more fires were traced to railroads than any other source. It is not only the operating of these roads that tends to the destruction of the State forests, but, in their construction, much forest land has been stripped; in the first place, to clear off the four rods wide constituting the right of way, and in the second place, many thrifty young trees were sacrificed to supply the necessary ties, and the demand created for piling and bridge timber. It is truly said "they mow a swath before them," and where they go the continuity of the forest is broken up, and all opportunity for further improvement is ended. Also, another evil comes with the advent of the railroad. The track gang find it convenient to be near their work, and, to that end, squat on somebody's land. They start a small clearing in the woods adjacent to the railroad; fire of course is used to clear with, and, by the combined efforts of the squatters and the railroad, a belt of timber adjacent to the track is cut and burned, widening from year to year.

In this connection Prof. Sargent, in the aforesaid report, says: "The railroads of the country, using in the construction and maintenance of their permanent ways, vast quantities of timber, inflict far greater injury upon the forest than is represented by the consumption of materials. Railway ties, except the California, are almost invariably cut from vigorous young trees from ten to twelve inches in diameter; that is, from trees which twenty or thirty years ago escaped destruction by fire or browsing animals, and which, if allowed to grow, would, at the end of fifty or one hundred years longer, afford immense quantities of valuable timber.

The railroads of the United States, old and new, consume every year not far from 60,000,000 ties; the quantity of lumber in 60,000,000 ties is comparatively not very great, and would hardly be missed from our forests; but the destruction of 30,000,000 vigorous, healthy, young trees, supposing that an average of two ties is cut from each tree, is a serious drain upon the forest wealth of the country and should cause grave apprehensions for the future, especially in view of the fact that in every part of the country there are now growing fewer seedling trees of species valuable for railway ties than when the trees now cut for this purpose first started."

The substitution of iron ties for wooden ones, which is largely practiced in European countries, arose from the necessity of finding some substitute for wood, created by the careless waste of timber on wooded lands. Such a state of affairs is threatened in New York State; but by even a half-way policy of forest management this contingency can be made as remote as desired, thereby saving one source of profit to the owners of timber land, and not sacrificing it to the advantage of the iron industry. The Commissioners take this opportunity to impress upon all railway companies the great necessity of extreme caution and watchfulness in the use of fire under any and all circumstances. It is desirable that all employees, and more particularly those who have the care and maintenance of the track and road-bed, be instructed to avoid all unnecessary use of fire, and when its use becomes a necessity, to throw around it all precautions that care and prudence can suggest, always having in view the fact that standing timber has a value, and as such must be paid for if wantonly destroyed; that strict investigation will follow the occurrence of all fires, and the blame and penalty attached where it belongs.

Attention is also called to the sections of the law in reference to removing from the right of way all inflammable material at least twice a year, and providing all engines with spark arresters and arrangements to prevent the escape of fire from the ash-pan, and prohibiting employees from depositing fire, coals, or ashes upon their track in the vicinity of woodlands. A careful observance of and compliance with the requirements of the law as laid down in this and other matters will prevent many disastrous fires. The wording of the act is plain and mandatory, and the penalty is severe. The Commissioners only ask a careful observance on the part of the railroad companies.

AGRICULTURAL OPERATIONS.

It is doubtful whether Adirondack farming lands can in any case be considered desirable, but the best of these are found along the river valleys and the shores of some of the larger lakes. In early times the cheapness of these lands and the imperfect manner in which they had been surveyed and investigated, led people to suppose them to be as fertile as lands somewhat similarly situated in other parts of the State, and which were better known. What was still worse, this misinformation led to the purchase of large tracts by individuals and companies, and an effort was made by glowing descriptions of the fertility of the soil and salubrity of the climate, to induce settlers to purchase homesteads and clear the land for cultivation. The lands were sold at low figures, sometimes at but a few cents an acre, and the terms of payment made easy. Settlers flocked in and all the best lands were

speedily taken up; axe and fire were brought into requisition, and before them the dense forests of pine, hemlock and spruce went down. In their great bon-fires were consumed the wealth of grown timber, and the young trees that would have made the forests of to-day. But improvement (?) was on the march, and the farms were cleared; lands denuded that to-day grow nothing but mullen stalks, and simply provide open commons for cattle to wander about in without furnishing much, if any, nourishment. Aside from the speculators, philanthropists also have tried their hand at settlement in the mountain fastness of this region. To many, there is something akin to pathos in the story of old John Brown's effort to establish a colony of fugitive slaves on the sandy terraces of North Elba, up among the mountains of Essex county. Lands were cleared, apportioned off and quarters built for the negroes that were arriving on the underground railroad of ante-bellum days. Perhaps the change from the far south to the extreme north was too great; maybe the soil was cold and poor, and the summer season short; maybe there were longings for the clime and scenes of earlier life; whatever it may have been, there is little left now of the deserted settlements to mark its former site, and the lands once cleared and cultivated are now overgrown with a thick coppice, the buildings and fences are rotted, and nature is resuming sway over a section that should never have been disturbed. It may be stated that the Adirondack region as a whole is utterly unfit for agricultural purposes. In most cases, it would be a charitable policy to restrain, in the start, any attempt at clearing land for farming purposes. The entire central region should be left intact, in that condition to which it is best adapted by nature, a condition urgently required by every consideration of public economy. The State has use for a wilderness as well as for fertile fields, and the value of the latter is largely enhanced by the existence of the former.

This portion of our State has been always looked to for supplying cheap homesteads not remote from busy centers, and farming in a small way has its excuse for existence in the fact that those who follow it here seldom depend wholly upon it for support, well recognizing the futility of such dependence, but as a means of eking out a living coupled with other sources of income. It is followed with more or less success by a large aggregate population when all the counties embracing the forest preserve are considered.

Such farmers guide summer tourists who visit these sections for pleasure or health; also work in and about logging camps for some lumber company, or do jobbing themselves in a small way, cutting and hauling a few standard logs each winter. They usually keep a few head of stock, as horses, cattle and sheep, which are allowed the free

range of the woods. In the remote sections the cleared lands are rarely fenced in, and it is difficult to tell where one holding ends and the adjoining begins. Some entertain guests in a small way, where there are unusual attractions of fish and game in the immediate vicinity, and in this way they have enlarged their houses from time to time, so that a stranger traversing the woods in the winter time would be surprised at the disproportion between the size of the house and the magnitude of the farm. To facilitate intercourse and stimulate trade, roads have been constructed, and along these lines of travel settlers have located and have cleared their little farms. The traveler through this region is struck by a certain peculiarity, and that is, the constant recurrence of deserted homesteads, in many cases he will encounter whole villages, abandoned and going rapidly to decay as if struck by a blight. Such places are Bethuneville and Morehouseville in Hamilton county, the Old Forge in Herkimer county, Concord Village in the Nobleboro Patent, also in Herkimer county, and the Adirondack Iron Works in Essex county.

As fast as the agricultural operations extend — and they are extending every year — new sections of forest lands are laid under tribute and divested of their wealth of standing timber to furnish a few acres of growing hay or grain. It is essentially a denuding process so far as the natural timber growth is concerned, and after abandonment, is followed usually by a thick growth of poplars, cherries and white birches; seldom if ever by the same varieties which grew naturally in the soil. Where the denudation is simply the result of chopping, there could not exist any great objection, having in view the insignificant area cleared, but the agent called in to supplement and complete the work of destruction is fire, and the number of acres burned over bears an appalling ratio to the number of acres cleared by the axe. The preservation of the woodlands demands that the severest penalty be attached to the wanton or careless use of fire by farmers or settlers in clearing the land, that the closest watch be kept on all such operations, and that ample notice be given to the proper authorities of any meditated act of this nature.

The practice of allowing hogs, sheep and cattle to have the free range of the woods is looked upon as detrimental to the forest, from the fact that cattle and sheep browse off the leaves, buds, tender shoots and branches of saplings, while hogs root up seedlings in the search for nuts or roots, and trample down or break off the young trees which are to form future forests. At first thought this seems a trivial matter, but in the course of a season, and particularly where the herbage is scant at all times, the stock driven by the cravings of hunger make a more vigorous search for whatever may serve for food,

and range through long distances, leaving *destruction to future forest growth in their path*.

A farmer may own a piece of swamp meadow or beaver meadow, which, by continual cropping and being trampled over by stock, becomes matted down and the roots of the grass killed. To improve this, he burns it over late in the fall or early in the spring, and is fortunate if his fire does not extend to and diminish the area of his own or his neighbor's wood lot. This Commission is not desirous of interfering in any way with the increase of population in the counties of the forest preserve, or of discouraging the establishment of new homesteads ; but the methods hitherto employed in clearing land are decidedly objectionable, and, in the opinion of the Commission, can be very much improved, to the betterment and future welfare of the forests. In discussing the subject of injury to the forests by browsing cattle, Prof. Charles S. Sargent, in his Tenth Census Report, says : "The damage inflicted upon the permanency of the forests of the country by browsing animals is only surpassed by the injury which they receive from fire. The custom of turning domestic animals into the forest to pick up a scanty and precarious living, common in all parts of the country, is universal in the southern and central portions of the Atlantic region and in California. Sheep, cattle and horses devour immense quantities of seedling trees, the future forests of the country. They bark the trunks and destroy the vigor and often the life of larger trees. Hogs root up young pines and other plants to feed upon their succulent roots, and devour the edible fruit of many trees. In this way not only is the permanence of the forest endangered, but, in the case of deciduous forests, their composition is often seriously affected. Species with their shelled edible seeds—pines, white oaks, chestnuts and beeches—are unable to hold their own against species with bitter or unpalatable fruit, on account of the excessive destruction of their seeds by hogs and other animals.

"In the central portions of the Atlantic region the general replacement of the sweet-fruited valuable white oaks in the young forest growth by the less valuable bitter-fruited black oaks is noticeable, and seriously endangers the future value of the forests of this whole region. The damage inflicted upon the California mountain forests by sheep is immense ; they threaten the complete extermination of these noble forests, and with them the entire agricultural resources of the State.

"The pasturage of the forest is not enormously expensive in the destruction of young plants and seeds, but this habit induces the burning over every year of great tracts of woodland, which would otherwise be permitted to grow up naturally, in order to hasten the early growth of spring herbage. Such fires, especially in the open

pine forests of the south, do not necessarily consume the old trees. All undergrowth and seedlings are swept away, however, and not unfrequently fires thus started destroy valuable bodies of timber. This is especially true also in the coniferous forests of the Pacific region."

It may be of interest to submit here an extract from the Tenth Census of the United States Report on the Forests of North America, by Charles S. Sargent, 1884, New York :

"That portion of the State north of the forty-third degree of latitude, including within its limits the elevated Adirondack region, was once covered with a dense forest of maple, birch, basswood, and other northern deciduous trees, through which were scattered spruce and pine. The low hills bordering the Hudson and extending along the southern boundary of the State west of that river were covered with the coniferous species of the northern pine belt. Over the remainder of the State the broad-leaved forests of the Mississippi basin spread almost uninterruptedly, except where an occasionally sandy plain or high elevation favored the growth of pines. The original forest still covers large areas in the northern counties, and protects the hills through which the Delaware river forces its way in crossing the southern part of the State. With these exceptions, however, the forests of New York are now almost exclusively of second growth. The forests of the State, especially in the north, have at different times suffered great damage from fire. During the census year (1880) 149,491 acres of woodland were reported destroyed by fire, with a loss of \$1,210,785. Of these fires, thirty-seven were set by farmers clearing land for agricultural purposes and allowing them to escape to the forest; forty-three were set by locomotives; and twenty-two by the carelessness of sportsmen.

"With the exception of the spruce of the Adirondack region, the forests of the State are no longer important as a source of general lumber supply; and many industries depending upon hard woods have in late years decreased in importance, owing to the want of sufficient material, or have been forced to obtain their supply of timber from the west. White oak, largely consumed by the railroads, has become scarce, and has advanced at least fifty per cent in value during the last twelve years. Elm, ash, hickory and other woods are reported scarce in all parts of the State.

"Partial return of the hoop-pole industry gave a production during the census year of 10,948,258, valued at \$155,764. New York is surpassed by Vermont in the amount of maple sugar produced by the forests. During the year 1879, 10,693,619 pounds were manufactured in the State."

The following extracts are taken from Mr. Pringle's report upon the forests of northern New York :

“ One who enters northern New York at Port Kent and takes stage by way of Keeseville to the Saranac lakes finds himself, as long as his route runs up the Ausable river, which is as far as the Ausable Forks, passing through a region which gives evidence of having been formerly covered with pine. The white, red and the pitch pine are all represented here. The pitch pine is confined chiefly to the sterile, sandy plains between the Ausable and the Saranac rivers. The red pine mingles with this species, and grows on the rocky hills of the region and on the river cliffs, while the abundance of white pine in nearly all situations must have made this quarter of the State, like the region of Vermont lying opposite, a valuable pinery in former times. But fifty or seventy-five years have passed since the pine of the Champlain valley was harvested and shipped to England by way of the St. Lawrence.

“ In the valley of the Ausable and the Saranac rivers, white pines spring up numerously whenever permitted to do so, and I am told that farmers, realizing that much of their soil is not suitable for profitable agriculture, are seriously considering whether it be not to their highest advantage to surrender much of their land to timber growing, and encourage the growth of the more valuable species, such as white pine, white oak, etc. Of non-coniferous trees the white, red and black oaks are conspicuous among the pines, and in the colder and wetter sands the white birch is common. But through all this region, the trees are all of second growth, and the lumber for building purposes is largely imported.

“ The forest on the upper waters of the Ausable and of the divide between this river and the Saranac is principally devoted to supplying fuel to numerous *iron furnaces*. The best butt logs only of spruce are sorted out and sent to the saw-mills as the forests are mowed down ; the hemlock bark is removed for the tanneries, but every thing else, young pine, spruce and poplar, fall clean with maple and birch. Here and there, even far up on the hillsides, are seen the charcoal kilns, and around and about them, quite to the crest of the foot-hills of the Adirondacks, the woods are cut down in great swaths to feed them. Lands once cut over are left to grow up to timber again, though fires, originating in the dead brushwood and consuming the sun-dried vegetable mold on the surface of the soil, generally interfere with any new growth of trees.

“ Little Tupper lake is situated in the heart of the Adirondack wilderness, and is surrounded by some of the most valuable timber lands to be found in all this region. The woods about the lake have never heard the lumberman's axe. The stream which connects it with

Tupper lake, by way of Round pond, is not adapted to driving, and before lumber could be brought down it would be necessary to clear out the stream by blasting away much rock and building a dam with flood-gates at the foot of Round pond. The shores of this beautiful lake present a marked contrast to those of any I have as yet visited. On other shores and river banks I had seen throughout its entire circuit, and even following the ravines far back in the hills, are great groves and belts of white pine with straight and clean shafts towering high above all other trees, unless is excepted the red pine, of which a few specimens are mingled with them on the gravelly banks of the lake, vying with the white pines in height and beauty of trunk. At certain places on the shores of this lake, and particularly along the sluggish streams connecting it with Round pond below, are considerable swamps occupied chiefly by larch. It is pleasing to observe and to learn from guides that this lake region of the Adirondack woods has suffered but little from forest fires. It is only limited areas here and there on the shores of the lakes and ponds or along the rivers, that have been devastated by fires originally started in hunters' camps. Seldom do these fires spread far back from the water, a fact which is to be attributed, it is to be believed, to the wet and mossy condition of these woods; yet, when they have been lumbered, as is the case lower down the Racket river, and a considerable portion of the trees have been removed so as to expose the brushwood, etc., to the drying influences of the sun, much the usual liability to fire exists here.

“It is safe to assume that 2,500 square miles represent the area of the virgin forests of the Adirondack wilderness. This area will average 3,000 feet of spruce (board measure) per acre, or about 5,000,000,000 feet in the aggregate. The amount of hemlock, variously estimated from 300 to 10,000 feet per acre, will cut at least 2,000 feet per acre, or 3,000,000,000 feet in the aggregate, or its equivalent; when the bark alone is considered, 3,000,000 cords of bark. The pine hardly, if at all, exceeds 200 feet per acre, or 320,000,000 feet in all. The hard wood growing over this entire region will fairly average forty cords per acre, or 64,000,000 cords.

“Glens Falls is the great sawing center for the lumber cut upon the upper Hudson. This business here has passed the point of maximum prosperity and begun to decline; not that there was any necessity for any diminution of the yearly crop of logs from this field, if the forest could be protected from devastating fires. The lumberman leaves standing, as far as possible, the spruce trees too small for the axe, and these, the overshadowing growth being removed, grow with increased vigor, so that good crops of timber could be harvested from the soil every thirty or forty years, were it not that, over at least one-

half of the area lumbered, fire follows the axe, burning deep into the woody soil and inducing an entire change of tree covering. Poplars, birches and bird cherries, if any thing, succeed the spruces and firs. From this cause alone the lumbering industry of the region must dwindle. A large area utterly unadapted to agriculture is being made desolate and nearly valueless, and its streams, the feeder of the water privileges and canals below, become every year more and more slender and fitful. These fires are largely set by reckless sportsmen and hunters, with whom this region peculiarly abounds in summer. They are careless in their smoking, they neglect to watch and properly extinguish the fires lighted for camp and cooking purposes, and sometimes they even delight to set fire to the dry brushwood of lumber lands in lawless sport. Again, to some extent, a class of petty pioneers follow the lumberman, obtain for a trifling sum the title to a little land, or squatting without rights, set fire to the dry brushwood left by lumberers, and allow the fire to spread at will, devastating thousands of dollars' worth of property for the mere convenience of saving themselves the trouble of burning boundary strips around their fields, which might not cost them the labor to the amount of \$10. The laws of New York in respect to setting forest fires are totally inadequate to protect the forests. The opinion prevails in the forest regions of New York that a growth of trees removed is followed by a similar growth, the result of young seedling trees left in the soil, except in the case of pine. Pine once cleared off is never renewed, was the invariable remark. This of course presumes that fire is kept out of the clearing; for after a fire has consumed the brushwood and much of the 'duff' or vegetable mold, and with this all the young seedling trees, and even the seeds of trees that may be in the soil, an entirely different growth from the hemlock and spruce springs up. Raspberry bushes are the first to appear, the seed of which are dropped by birds flying over the clearing. Bird cherries generally appear among the first trees, the seeds being dropped everywhere in a new country by birds. Poplars and small willows also appear early in a burned district, their downy seeds being widely distributed by the wind. It is only through the agency of the wind that the seeds of birches and conifers can be disseminated, and spruces and hemlocks must needs appear, if they return at all, as tardy stragglers.

“Not many miles above Glens Falls the Hudson flows out from among the lowest outposts of the Adirondacks and winds through a plain which reaches from Troy to the southern end of Lakes George and Champlain. The soil of this plain is sand deposited by the waters of former periods. The hills which bound this plain on the northwest are piles of sand, gravel and boulders, evidently the morains of a

glacier which once flowed through the course of the Hudson. All this region from Troy to Luzerne, among the foot-hills of the Adirondacks, must formerly have been covered with pine—among the hills and near the streams white pine, and in the more sterile central portions of the plain, red and pitch pine. To-day there exists of these species scarcely more than a scanty and scattered second growth.

“Thirty or forty years ago it was thought that all the accessible spruce in the valley of the upper Hudson had been harvested, but there is to-day nearly as much sawed at Glens Falls as there was at that time. At that time nearly all the timber standing near this river and its large tributaries had been cut. Such as stood five or ten miles back from these streams and all that was growing in the valleys of the smaller streams, or higher up the mountain slopes, would not pay the cost of hauling to the larger streams; but this is the timber which now furnishes the present supply. Logs are now driven out of streams which were then thought incapable of being driven. By damming streams so small that they may almost dry up in midsummer, throwing the logs into their courses during the winter, either above or below the dams, and in spring-time, when the dams are pouring with the floods resulting from the melting of deep mountain snow, tipping the planks of the dams and letting loose the torrents, the logs from remote places are got out to the large rivers where they can be driven. All the rivers of this region, however, are steep and rocky. The logs come down with their ends badly battered, and often with gravel and fragments of rock driven into the ends in a manner to injure the saws. They must, therefore, be ‘butted’ before being sawed—that is, a thin section cut from each end—and on this account the logs are cut in the woods four inches or, for the worst streams, six or more inches longer than the standard length.

“The standard length for all logs brought down the Hudson is thirteen feet. The character of these streams is such that long logs, for spars or other purposes, cannot safely be driven through them. Such sticks are certain to get fastened among rocks and cause bad jams. As already stated, the lumber business upon the upper Hudson is well advanced in its decline, and a score of years hence it must become insignificant under the practice now pursued, and the future of this valley gives little promise of prosperity; the soil is inferior in quality and not adapted to agriculture, while the timber, once the chief source of its prosperity, is nearly exhausted.

“Carthage, in Jefferson county, was once an important lumber center. The ‘long falls’ of the Black river furnished unlimited water-power. Immense quantities of pine and hemlock lined the banks of the river and covered the plains of the vicinity; northward

lay a heavy pinery. Canal boats laden with lumber were towed through the river to Lyon's Falls and thence by canal to Utica. Now the pine is nearly all gone from this region, and the saw-mills are rotting down and only a little hemlock is sawed here.

“That portion of the State which lies along the St. Lawrence river as far east as the vicinity of Malone, and extending some twenty-five miles back from the river, seldom exceeds 250 miles above the sea-level, and is for the most part clayey loam, flat and well adapted to agriculture. This tract is now pretty well settled.

“Proceeding to the south-eastern, and rising to an altitude of 250 feet, a wide region of sandy soil is entered, cold, damp and unfit for agricultural purposes. This region of forest lying north-westward of the mountains in the southern portions of St. Lawrence and Franklin counties, has not yet been badly encroached upon by the axe and fire. The destruction of this forest would be a public calamity, so useless is the soil for any other purpose than the production of timber, and so harmful to the settled country below would be the consequences resulting from clearing it. This forest is, no doubt, capable of yielding perpetually an annual crop double that now drawn from it. This estimate, of course, is based upon the supposition that fires are prevented, but this side of the forest is less invaded by fires than the valley of the Hudson river, and fires do not burn so deeply into the soil nor consume so much of the vegetable matter; they are, consequently, less fatal to the continuance of timber growth.

“At Canton, in St. Lawrence county, and in its vicinity as far down as Buck's bridge, below Morley, is sawed all the timber cut on the Grasse river. From this point the lumber is shipped principally to Massachusetts and Connecticut by rail, both *via* Rome and *via* Plattsburgh and Rouse's Point.

“Colonel Colton, of Norwood upon the Racket river, explained to me at length the methods employed by him in the lumber business, and, as nearly the same methods are pursued throughout this region, I give his account. Several weeks of the summer he devoted to exploring the lands of his company, to decide from what tract the stock of logs for the following year shall be drawn. In the settlements near the margin of the forests are men whose business it is to cut and haul on to the ice of the river during the winter the timber desired by the lumber companies. Contracts are made with these men to harvest the timber above a certain diameter on certain specified tracts belonging to the company. The contractors go to their respective fields of labor as soon as the snow is of sufficient depth, taking into the woods a force of men, horses and supplies, and building camps in the vicinity of their work. When a full stock of logs is placed on the river, and

the spring floods break up the ice and set the logs going, other contracts are made with the same or other men to drive the logs into the booms of the different mills at a stipulated price per log. If, as is usually the case, logs of several different companies are on the same river, all are driven down in common, and the drive is called a 'union drive.' Arrived at the uppermost boom, formed by chaining together logs floating on the surface of the water and held in place by occasional piers, strong but rude structures of logs filled in with rocks, located above the first sawing station, the logs belonging to these mills are sorted out and turned into the different booms, while those belonging below are sent on their way down the channel. Once within the boom of the mills to which they belong, they are again assorted; the pine, hemlock and the spruce are separated, and the different grades are floated into separate booms or pockets which lead down to the different mills or saws which are to cut up each separate class. At the mills, inclined planes lead down to the water from each gang of saws, up which, chains being attached to the logs, they are drawn by the machinery into the mill. After sawing, the sorting of the lumber into different grades is completed with care. The boards are run through planing-mills which smooth both sides, then through other machines which tongue or groove their edges, and finally fine saws neatly trim their ends. This dressing of lumber at the mills makes a saving in freight when it is shipped, besides greatly facilitating sales. Colonel Colton invited me to accompany him twenty or thirty miles up the river to see the 'drive' which was just coming out of the woods. The highway by which we drove led near the river, and we could see the logs everywhere coming down, advancing endwise with the current. In many places of still water the entire breadth of the river for some distance was closely covered with them. These were not so small as those usually seen in the Maine rivers, but were from full-grown trees of the original forest spruce from one to two feet in diameter. With the spruce logs were a few hemlocks, usually of larger size; a few pine logs, sometimes two or three feet in diameter, floated with the others. As the water was lowering, stranded logs were seen everywhere along the shore. They covered gravel-banks and bars in the river, and were piled in disorder on the rocks of the rapids, or pushed over the water-falls, stood on end in the midst of the white, pouring torrent.

"A few miles above Potsdam we entered upon a sandy soil; the farms appeared less productive and the farm-buildings and fences gave evidence of less thrift. As we advanced toward Colton, a region near the borders of the forest some twenty years settled, less and less prosperity among the settlers was manifest. The tilled fields appeared

incapable of yielding even passably good crops ; some of them could do no more than give a small crop of rye once in three years. The grass-lands were red with sorrel, which comes up everywhere over this region as soon as the forest is cleared and the ground burned over. The sandy soil is cold and sour, in some places so light as to be blown about by the winds. Above South Colton we drove over sandy plains incapable of sustaining the meagre population, which ekes out a wretched existence by means of fishing and lumbering. My companion affirmed that settlements had been pushed further into the forests than they can be maintained, and that they must in most places be abandoned and the land given up to forest again. All along our way the woodlands were straggling and sadly ravaged by the axe, fire and wind. The spruce and pine had been culled out and most of the hemlock had been cut down and barked. Half-burned stumps and logs and gaunt and blackened trunks still standing disfigured the landscape on every side.

“The species of trees observed embraced all those common in northern woodlands. In one locality black cherry was remarkably abundant. Formerly the saw-mills of Colton cut pine, as there was a larger proportion of this lumber upon the Racket river than is usually found in northern New York ; now they do little business in any lumber.

“As we passed up along the river, I saw small squads of ‘drivers’ stationed in a few places where the character of the river was such that it was liable to become obstructed with logs. By assisting the logs to pass such places, great jams are prevented. The main body of the men, however, worked at the rear of the drive, scrambling over the disordered piles of logs which accumulated upon the shore or lodged against the rocks in the midst of the current. With their cant hooks the men pry and roll the logs into the current, springing about on the pile as the logs roll from under their feet. Not unfrequently logs are left at some distance from the main channel of the river. Files of men on each side then seize them with their cant hooks and, splashing through the shallow water, bring them by main force into the channel. Sometimes logs become fastened among the rocks where the current is so swift that they cannot be reached by a boat or in any other way. Then hooks attached to ropes are thrown out from the shore ; the logs are grappled and thus hauled off into the current. The drivers work Sundays and week-days, fair weather or foul. Their occupation is full of peril, and men are lost every year. Such are usually, as a driver assured me, ‘men who do not know where it is safe to go.’ But sometimes the most careful men become mixed with the rolling logs or seized by the current of the waterfall and are swept away.

“Franklin county contains 995,279 acres, and 347,000 acres are still believed to be timbered. The timber portion lies in the south end of the county, and because it is not watered through much of its area by streams of sufficient size for driving out the logs, much of the timber is inaccessible, or rather, the prices of lumber do not yet warrant hauling the logs long distances. The country across the line of the Ogdensburgh and Lake Champlain railroad appears exhausted of its spruce and hemlock. Some tracts of hardwood are still standing, but the poplars, whose young growth often conceals the stumps and prostrate trunks of dead hemlocks, really seem in many places the most common species. But little timber land remains in Clinton county and, until the present season, lumbering on the Saranac had been for several years nearly suspended. This year (1880), however, a company was cutting a few million feet of lumber drawn from the woods of Essex and Franklin counties. The lumber of the eastern side of the Adirondack wilderness mostly comes out by the way of the Saranac and the Hudson rivers. The mountain sides about Lake George are being denuded of their spruce, which is sawed in the vicinity of Ticonderoga; and here, as elsewhere, fires follow the axe in their usual fashion.”

The forests of the Adirondack region have suffered severe losses at different times, particularly in 1878, by the sudden death of great blocks of black spruce. Mr. Pringle carefully studied the extent of this destruction and the causes which produced it. In regard to these, great diversity of opinion exists among woodsmen and others familiar with the Adirondack forests. It has been generally supposed that the trees were killed by an unusually severe summer drought, or by the attacks of a boring insect working under the bark; but the testimony gathered by Mr. Pringle points to other causes of destruction. The spruce occupies dry mountain slopes and ridges, and deep wet swamps never greatly affected by drought. It is noticed that as many trees have died in the swamps as upon the dry slopes. It is evidently not drought, then, which has caused them to perish. The opinion, too, is firmly held by the most intelligent observers, that insects do not attack the trees until they are dead or nearly dead, and are never found in vigorous living specimens.

The black spruce is not a long-lived tree, and this dying out may indicate that the old trees of this forest, probably all of nearly the same age, had so nearly reached the limits of their natural existence as to be unable to withstand some unusual or severe climatic state, such as a period of intense winter cold or late spring frost. The following extracts from Mr. Pringle's report will indicate the opinions of those best able, perhaps, to form an opinion upon this subject:

“Mr. Mark Moody, residing at the foot of Tupper lake, a hunter and woodsman who has passed his life in the forest, testifies as follows: ‘The spruce died fearfully in this vicinity about two years ago; he tried to learn the cause. Sixteen years ago the spruce had died out much in the same way as it has been dying lately. It is the older trees which die. They seem to die by crops, successively. Under the large trees were always springing up small trees to take the places of those that perish. There seems to be a narrower limit to the life of the spruce than to that of any species. Other trees do not die in the same manner, by crops. The spruce does not seem to enjoy the same green old age, long drawn out, as the other trees do, but when it has reached its full growth, seems to relinquish its vitality without any apparent or sufficient cause, and before giving evidence of decay or any diminution of vigor.’

“Mr. Warden, of Bloomingdale, Essex county, an old hunter, woodsman and guide, testified as follows: ‘The spruce timber on this side of the forest has failed clear through to its northern borders, in the same manner and during the same season as in other portions of the region. Mr. Warden first noticed the leaves falling and covering the ground in 1878; the destruction was continued through 1879, but during the past season he had met with very few trees that were dying. Spruce timber had perished in this manner before, and he pointed out a broad valley in which most of the trees were dead and falling when he came into this region, twenty-five years before. He had carefully endeavored to ascertain the cause; was positive that insects either under the bark or upon the leaves had nothing to do with the death of the spruce trees, and he is sure that it is not due to drought, as he has seen the greatest destruction on the northern slopes. No active destructive agent being apparent, he is inclined to the opinion that the spruce trees die because they have reached the limit of their life, and that it is some peculiarity of the winter rather than the summer that turns the scale against them; for this reason they perish in quantities, sometimes in sections. He has counted the rings of many trees, and considers 100 or 150 years the average life-time of the spruce.’

“Whatever has caused the destruction of these forests, the damage thus occasioned, both in the loss of valuable timber and in the increased danger of forest fires from the presence of such a body of dead wood is enormous. It is believed by Mr. Pringle that from one-third to one-half of the fully-grown spruce timber left in the Adirondack region is dead.”

In connection with this subject—the decay of the spruce—it is proper to state that the Commissioners still find many who adhere strongly to the insect theory. Prof. Lintner, our State Entomologist

and an authority on matters pertaining to insect life, tells us that there is no doubt in his own mind regarding this matter; that he is fully convinced that the insects attack the live spruce and hence the decay. He cites in proof the numerous cases where these insects have been found in live spruce trees and the fact that they are so closely allied in their genera to the well-known living insects which kill trees elsewhere.

Prof. C. H. Peck, State Botanist, also tells us that he holds firmly to the same opinion; that he has been on the ground personally, and, axe in hand, has given the subject a careful investigation. He accounts for the exemption of the young eight-inch spruces by the fact that their excess of resinous matter prevents the beetle from cutting its furrows successfully. He mentions cases where he had found in young spruce trees, beetles which had become imprisoned in the gum, and thus fastened had died, leaving the tree unharmed. We quote from the Second Annual Report of J. A. Lintner, State Entomologist.

DESTRUCTION OF SPRUCE AND FIRS BY BARK-BORERS.

“Extensive destruction of the spruces (*Abies nigra* and *A. alba*) and firs (*Abies Balsamea*) through the ravages of bark-boring beetles had for several years past been observed in northern New York and New England..

“The attention of Prof. C. H. Peck, New York State Botanist, had been called, in 1873, to the fact that in some parts of the great northern wilderness of New York the spruce trees were rapidly dying, to the great pecuniary loss of the lumbermen and land-owners. In some tracts of considerable extent, nearly all the spruces were reported as having been killed, giving to the forest a prevailing brown hue as if a fire had run through them. None of these affected districts, however, came under the observation of the State Botanist at that time.

“The following year Prof. Peck reports that the dying of the spruces was not of recent origin, but that it had been known in Lewis county from ten to fifteen years previous, and in Rensselaer county, the same destruction had been observed as early as the year 1845.

“A locality near Lake Pleasant, Hamilton county, where the spruces were rapidly dying, was visited by him. As the result of a careful investigation made, it was found that their death was owing to the countless winding galleries made by one of the bark-mining beetles, *Hylurgus rufipennis* Kirby, between the bark and the wood. A part of each was eaten by the insects consisting of the newly formed and forming layers of wood and bark, the most vital parts of the tree. In one instance, another of the bark-borers, of a smaller size, *Apate rufi-*

pennis Kirby, was found associated with *H. rufipennis*, in its destructive operations.

“The report embraces an interesting discussion of the above attack, in its character, localities of its occurrence, frequency with which the larger trees show the attack, its cessation in such localities without apparent cause, remedies for it, etc., for which the Twenty-eighth Report of the New York State Museum of Natural History, 1879, pages 33–38, may be consulted.

“In his following report Prof. Peck describes an attack upon the balsam fir, *Abies balsamea*, by another bark-boring beetle, observed by him at Summit, Schoharie county, N. Y., through which a number of trees had been killed and others were dying. The burrows were carried underneath the bark in a horizontal direction, so that three or four occurring at about the same height in the trunk would completely girdle the tree and destroy its life. The beetle proved to be a *Tomicus* of probably an undescribed species.

“The following determination, contained in a letter received by me from Dr. LeConte, in December of 1877, is believed to refer to the above insect ‘*Tomicus*, related somewhat to the European species, *suturalis*, *curvidens* and *laricis*—perhaps imported.’ Dr. LeConte desired additional species ‘of the male with the hairy head’ to be sent to him, which, probably for some reason, was not done.

“In the Hartz forests in Germany, where one of these bark-borers, *Bostrichus typographus*, has occasioned such enormous losses, causing in the years 1780–1790, the death of two million of trees, other methods for arresting its continued attack have lately been resorted to under the direction of the Forest Commission. They are thus stated:

“Experienced men are tolled off to go through the forest and search for trees attacked by the beetle, and fell and bark them to prevent the spreading of the insects. In most cases they are quite able to hold the insects in check; these generally attack trees loosened in the roots by wind, known after the beetle gets in by their foliage turning yellow. In spring, when they are worst, *healthy living trees are felled at the southern margin of the forest in many spots, for the purpose of attracting the beetle.* Such trees are often full of them three or four days after being felled. The trees attacked are barked, which destroys the larvæ if not too far advanced; if so, the bark is burned; to prevent any escaping while barking, a cloth is spread under the stem.

“The above method, it is believed, could be employed with great benefit for the preservation of our spruces and firs in infested districts. The attraction that newly-felled trees have for many of the bark and timber-boring beetles at the season of their oviposition has often been recorded in our entomological literature. Note has been made in a

preceding page of the numbers of *Monohamnus confusor* that were drawn to some pine trees for oviposition."

The following from Prof. C. H. Peck, State Botanist, throws considerable light on this vexed question :

"In my last report allusion was made to the fact that the spruce trees in some parts of the great northern wilderness were said to be dying at an unusual rate as if affected by some fatal disease. In the absence of any personal knowledge of the circumstances of conditions attending the destruction of these trees, the attacks of fungi, the attacks of insects and the effects of drought were suggested as possible causes, chiefly for the purpose of directing the attention of those who might have the opportunity of an investigation in such direction as seemed most likely to afford a satisfactory explanation of the mystery. It was then my impression that the trouble was of comparatively recent date, and that it was possibly due to the modification of our climate by reason of the extensive and rapid denudation of our forest lands.

"But I find that it is no new thing, that years ago lumbermen were fully aware of the pecuniary loss they were sustaining from this timber malady. Mr. Henry Hough, in answer to my inquiries, writes from Lewis county thus: 'The dying of the spruce in this section has mostly, if not entirely, ceased. The greatest destruction on our territory was from ten to fifteen years ago.' In Rensselaer county the same trouble was experienced about thirty years ago. A lumber firm found that their timber was rapidly dying, and to make their loss as light as possible they made haste to open roads in the forest that they might draw out and work up as many dead spruces as practicable before decay should render them entirely worthless. But with all their promptness they suffered no inconsiderable loss, for these dead trees soon became too much decayed to make marketable lumber.

"I have asked lumbermen and others who have been aware of the destruction of the spruces, what theory they held in respect to the cause of it. Their theories are various, but the most prevalent attribute it to excessive dry weather or to the agitation of the trees by high winds. The few observations that I have been able to make lead me to adopt a theory quite different from these, and though the discussion of it belongs rather to the province of the entomologists than to the botanists, such is the importance of the subject that I cannot withhold a brief account of my investigations and conclusions.

"In August a collecting trip was undertaken in the vicinity of Lake Pleasant, Hamilton county. While there it became apparent to me that I was in a region where the spruces were dying. Standing near the outlet of the lake and looking upon the distant mountain slopes toward the north-east, east and south, patches of brown appeared here

and there mingled with the usual dark green hue of the forest. The inhabitants told me that these brown patches were groups of dead spruces; that the spruce trees were then rapidly dying, and had been for two or three years previous, and that in consequence the value of the woodland was greatly diminishing. One of the most conspicuous of these brown patches was on the slope of Speculator mountain, a little more than half way from the base to the summit. Preparations were, therefore, made to visit this locality; once on the ground it needed but little observation to satisfy me that the destructive process was then in operation; the ground under some of the spruces was thickly strewn with their fallen leaves, yet green, and every agitating wind was bringing down more of them. The bark of these trees, and of others already dead, was perforated in many places with small round holes scarcely one-eighth of an inch in diameter. Upon stripping a piece of bark from the trunk of one of the affected trees, the apparent cause of the mischief was at once revealed. The surface of the wood and the inner layer of the bark were abundantly furrowed by the winding and branching galleries of a small bark-mining beetle, an insect known to entomologists as the *Hylurgus rufipennis*, Kirby, though the wings are by no means always red, as the name would indicate. Both the mature insect and its larvæ occurred in countless numbers under the bark of the dying and recently dead trees. In a single instance they were accompanied by a much smaller beetle of similar shape and habits, the *Apate rufipennis*, Kirby; but the former is evidently the chief agent in this unprofitable business. These insects excavate their passage between the bark and the wood, eating away a part of both. Their extended work is, therefore, equivalent to a girdling of the tree. Their numerous galleries form an intricate network of furrows on all sides of the trunk, and traverse one of the most vital parts of the tree, the newly-formed and forming layers of wood and bark. The furrows are shallow on the surface of the wood, rather more than half their diameter being in the bark, but their effect is to interrupt the circulation of the nutrient juices, and finally to destroy all vital action. The perforations in the bark, by admitting moisture, doubtless work more or less injury. The surface of the sapwood and the corresponding inner surface of the bark of living trees are discolored for a short space on both sides of the furrows, as if the injury exerted a poisonous or deadening influence on the tissues in its immediate vicinity. This was clearly seen in a tree which had been slightly injured, there being but few furrows, and those merely longitudinal ones without lateral branches. Each occupied the center of a discolored strip about half an inch broad, but which usually extended from two to four inches up and down beyond the extremities of the furrows.

“In another tree there were groups of furrows separated by considerable intervals, the central portions of which intervals had a whitish fresh appearance when the bark was first peeled, but after a few moments' exposure to the air the whole surface of the wood had changed to a dull, dead-brown color, indicating a diseased or unnatural condition of the surface tissues. The foliage on this tree had not yet lost the green hue of life, but had commenced falling to the ground.

“Small trees are rarely attacked. In the localities visited, from one-half to two-thirds of the spruces with a basal diameter ranging from one to two feet were either dead or dying. Trees of this size are the most suitable for lumber, and consequently the most valuable. The smallest affected tree noticed, had an estimated basal diameter of about ten inches. In this case the attack appeared to be a failure, for so much resin had oozed from the wounds that the work was obstructed. The galleries were scattered and single and their authors were found dead, each in its furrow. No larvæ were present, and the apparent attempt to establish a colony in this tree had thus far failed. But it may be that this tree had only been attacked for the purpose of obtaining food, and had not yet been brought into that sickly, languishing condition thought by some entomologists to be necessary to induce the establishment of a colony, the deposition of eggs and the development of larvæ. For it is said of *Scolytus destructor*, a bark-mining beetle that sometimes proves very destructive to elm trees in Europe, that the adult insects first attack healthy trees for the purpose of obtaining food, and when, by this means, the vigor of the tree has become somewhat impaired, the female deposits her eggs in her galleries. Then the rapidly-increasing number soon destroy the life of the tree.

“When two trees of unequal size stand in close proximity the larger one seems to be most liable to be attacked. In one instance two trees stood scarcely more than three feet apart. The larger one had been attacked, the smaller remained unharmed. In another similar instance the larger of the two trees was dead, having been attacked first, the other was dying. Why this preference on the part of these insects for the larger tree? It may be that young trees are apt to be too resinous to be attacked successfully. In the case of the small tree already mentioned, the gummy exudations from the perforations in the bark first attracted my attention. Or the insects may instinctively know that a tree with a large trunk presents a broader field for their operations than one with a small trunk; or possibly the vigor of the tree may be so impaired by age that it is more readily brought into suitable condition for the habitation of those parasites. Whatever the cause of this selection, no diseased condition of the tree was

detected except that which was accompanied by and to all appearance was directly due to the insects themselves. Certainly if the tree is at all diseased before its attack, the insects must be exceedingly quick to detect it, else they could not be found in abundance in trees whose leaves are yet green and whose sapwood is yet fresh and moist, except where strained by their excavations.

“In the vicinity of Lake Pleasant the affected trees are upon the mountain slopes or on dry ridges where the spruces are especially abundant. And we might naturally expect that the insects would be attracted to and carry on their depredation most extensively in those localities where the material on which they work is most abundant. In the valleys I saw no trees affected by them, and yet they doubtless do carry on their destructive work in the low lands where spruces abound. I see no reason why they should not.

“In some localities their ravages have already ceased. On the slope of an elevation a few miles south-west from Speculator mountain there are two groves of dead spruces. Many trees in both were examined, and, though all the dead ones bore unmistakable marks of the former presence of the beetle, not one could now be found either in the adult or in the larval state. What had caused them to disappear? Surely not the lack of material on which to work, for several large living spruces yet remained. This leads to the consideration of remedies. Doubtless there are natural agencies whose free operation has a tendency to check the ravages of these insects and to prevent their excessive multiplication, but there are times and localities in which these opposing agencies are inefficient or inoperative, and then these destructive insects multiply rapidly and their ravages become painfully apparent. It was noticeable that many of the dead trees, in the two groves just mentioned, had their bark so chipped by wood-peckers that the general hue of the trunk was a reddish-brown instead of the grayish-brown. Here then is a possible explanation of the cessation of the ravages and the absence of the insects. Here is doubtless the indications of one of nature's antidotes to the mischief. The wood-pecker is the natural foe of such insects. With its long beak and barbed tongue it extracts them as a dainty morsel from beneath the bark. It is quite probable that these birds had congregated in these two localities in sufficient numbers to completely stop the ravages of the insects.

“A few were seen at work on the affected spruces of Speculator mountain, and if not interrupted, they will probably in due time succeed in checking the ravages here also. The protection of these birds is to be enumerated among the means to be employed in checking the malady of the spruces. They are the friends of the forest and the

allies of men. How insignificant the insect, yet how capable of injury. How lightly we esteem the wood-pecker yet how indispensable are his services.

“A remedy employed in similar cases in Europe is to cut down the affected trees, strip off their bark, and burn it with its destructive tenants. Though it is somewhat doubtful if the owners of large tracts of timber land can be induced to adopt this method of checking the destruction of their spruces, it is certainly to be recommended. The loss from its omission would soon far exceed the cost of its employment, but care should be taken not to engage in this work in a dry time lest the destruction from forest fires should be greater than that from insects.

“A brief extract from the entomology of Kirby and Spence will show that the ravages of insects upon forest trees in Europe have sometimes been serious, and that it is none too soon for us to note well what is transpiring in our own forests.

“The bark-borer of the oak is a small beetle of an allied genus, *Scolytus pygmaeus*, which with us does no great harm, but so abounded of late years in the Bois-de-Vincennes, near Paris, that 40,000 trees were killed by it; and many of the finest elms in St. James' Park and Kensington Gardens, as well as in the promenades of various cities in the north of France, have fallen victims to another of this tribe, *Scolytus destructor*, whose trivial name well characterizes the frequency and severity of its ravages. The ravages of *Tomicus typographus* in the pine forests of Germany, have long been known under the name *Wurmtrokniss* (decay caused by worms), and they sometimes attack the inner bark in such numbers, 80,000 being sometimes found in a single tree, that they are infinitely more noxious than those insects that bore into the wood. About the year 1868 this pest was particularly prevalent and caused incalculable mischief, and in 1873 it is estimated that a million and a half of trees were destroyed by it in the Hartz forests alone. At this period when arrived at their perfect state they migrated in swarms like bees into Suabia and Franconia. At length between 1784 and 1789, in consequence of a succession of cold moist seasons, the numbers of this scourge were sensibly diminished, but they appeared again in 1790 and so late as 1796 there was great reason to fear for the few fir trees that were left.’

“Westwood states that occasionally the evil was so great that prayers were offered in the churches against its extension. While we hope that our spruce tree bark-borer may never prove to be such a pest as this *Tomicus*, we certainly think that he deserves some special attention. — (See Twenty-eighth Report N. Y. S. Museum of Natural History.)

“While on a collecting trip in the Adirondack region, in July and August, my attention was repeatedly arrested by the extensive ravages of the spruce-destroying beetle, *Hylurgus rufipennis* Kirby, of which a partial account was given in the twenty-eighth report. The green slopes of Mt. Emmons, commonly called Blue mountain, and of several mountains to the north of it had their beauty, and their value too, greatly impaired by the abundant intermixture of the brown tops of dead spruces. The destruction was also visible along the road between Newcomb and Long lake, and on the mountain slopes far to the north of this road. Again, on the trail from Adirondack to Calamity pond, there was sad evidence that the little destroyer had invaded also the forests of Essex county. From what I have seen at Lake Pleasant, in the southern part, and in the vicinity of Long lake, in the northern part, and from information concerning the Cedar river region, in the central part of Hamilton county, there is reason to believe that much of the spruce timber of this country has already been invaded by the beetle. How much farther this destructive work has extended, or will extend, it is impossible to say. But one thing is certain, it is still in progress.

“For the purpose of gaining more knowledge of the insect, I cut down, at South pond, a tree that had recently been attacked by it. It was about twenty inches in diameter at the base; the foliage was still fresh and green, and there was nothing, except the perforations in the bark, to indicate that it was at all affected. The bark peeled from the trunk without much difficulty, the sap-wood was perfectly sound, and the heart-wood also, except a small portion in which there was a slight appearance of incipient decay. Longitudinal furrows, varying from one to six inches in length, were found under the bark, and each furrow was occupied by one or two beetles. The furrows are excavated from below upwards. In the short ones but one beetle was found, and but one perforation communicating with the external air. In the longer ones two beetles (probably the two sexes) were usually found, and from two to four perforations afforded means of ingress and egress. The lowest perforation, which is the one by which the beetle first enters and commenced its furrow, is often found closed or “blocked up” by the dust and debris thrown down by the excavator in the progress of the work. The second perforation is generally one or two inches above the first. I failed to discover whether it was made by the second beetle for the purpose of ingress or by the first beetle. The third and fourth perforations are in nearly direct line above the other two, and are probably made from within outwardly, but for what purpose is uncertain. In one instance the two beetles were found at work making these perforations, boring through from

the inner surface of the bark. In one instance the third was less than half an inch above the second, so that there would seem to be no particular necessity for it. The eggs of the insect are deposited along both sides of the upper part of the furrow. They lie close together, almost or quite in contact with each other. When the larvæ emerge from the eggs they begin to feed upon the soft cambium and to work their way under the bark at right angles to the main furrow. They are, at first, so minute and work so close together that they make no distinct furrows, but seem rather to devour entirely a very thin layer of the cambium. But as they increase in size they begin gradually to form distinct furrows and to take directions more divergent from each other and from their original course. In this way colonies from contiguous furrows at length run together, and in time the whole trunk is surrounded by their multitudinous pathways, and the death of the tree is accomplished. Great care is taken by the parent beetles to keep *their* furrows separate; no instance was observed in which they ran together. In one instance the course of a furrow was changed to avoid running into the lateral furrows of a colony of larvæ just above. No furrows were found in the tree more than ten or twelve feet from its base, thus indicating that the attacks are not made simultaneously. Some of the furrows in this tree were scarcely more than an inch long, and evidently had been just commenced; others were fully excavated and contained eggs, and in others still the larvæ had hatched and commenced their work, but in none were they fully grown. In another tree, a few rods distant from the first, the attack had evidently been made earlier in the season, for the larvæ were further advanced in size, and the bark on one side of the trunk was well loosened, though, strange to say, the other side of the trunk was comparatively unharmed. I was unable to discover why, in this instance, the attack was limited to one side of the trunk. It is pretty evident, therefore, that the trees are attacked all along during the months of June and July, and possibly as late as August. I suspect, also, that the parent beetle, after having established a colony in one place, may emerge from her furrow to repeat the operation in another place, either in the same trunk or in a different one, but this I was not able to ascertain definitely.

“A whitish fungus, *Polyporus volvatus*, Pk., scarcely larger than a hickory nut, occurs in considerable abundance on the trunks of spruces killed by this beetle. The mycelium of the fungus grows beneath the bark, and the external plant is connected with it through the perforations made by the insect. Hence this fungus becomes a conspicuous indicator of the track of the beetle, and tells the tale of its destructive power.” (Thirtieth Report, N. Y. State Mus. Nat. Hist.)

We also quote here from the report of the United States Department of Agriculture, 1884, by Dr. A. S. Packard, *Special Agent*.

THE DESTRUCTION OF SPRUCES IN NORTHERN NEW YORK.

“I spent about two weeks in the middle part of June, in the Adirondacks, passing through the more mountainous portions, from the Ausable chasm to Schroon Lake, spending most of the time at Keene Flats, at Beede’s hotel, in the heart of the forest region. Mr. Beede, who was formerly a lumberman and guide through these forests, informed me that the spruce had been dying for the past fifteen years, and that on the mountains surrounding the hotel about one spruce in ten had died; and from our observations, and those of George Hunt, Esq., of Providence, who kindly accompanied me on this journey, and who had visited these woods for many years past, we should judge this to be a moderate estimate. The trees had not died in masses or clumps, but simply individually, and in places only were the dead trees especially thick. That they had not died from the attacks of caterpillars was also evident from the appearance of the trees, particularly the terminal branches, which showed no trace of having been eaten back by worms, such as is the case on the coast of Maine; moreover, no traces of the bud-worms were to be found either on the young trees bordering open fields or roadways or in the forests.

“Mr. Beede, like others, attributed the death of these to drought, but it was observed that the trees were dying in damp, protected places as well as in situations where severe drought might injuriously affect them, and that the pines and maples, as well as other trees, were in a healthy condition. The path up to the summit of the ‘Giant of the Valley’ led through spruce woods, in which there were numerous dead and dying spruces. None or scarcely any dead spruces or firs were observed which did not have the bark filled with bark-borers, species of *Dendroctonus* and *Tomicus*, or allied genera.

“Two large living spruces, the wood full of sap and the leaves fresh and green, were examined, and in the bark were numerous beetles of the genus *Hylurgops*, both in the worm or grub state, and in the beetle stage. These beetles, while in the young or worm condition, run their galleries into the sap-wood and partially girdle the tree. There were enough worms in these trees to ultimately kill them, and there was no doubt but that these two trees were doomed to death by this cause. We mention these cases especially, as it is doubted by some entomologists in Europe whether living, healthy trees are attacked by borers.

“As has been stated in our bulletin on forest-tree insect, it is well known that healthy, large sugar-maples are often attacked and killed

outright by the borer, which attacks that valuable shade tree. The instances of the death of healthy trees of various kinds from the attacks of internal pests or of bark-boring beetles are so numerous that we are now inclined to believe that the death of the spruces in Northern New York and New England is almost wholly due to this cause. It is the belief among some lumbermen that the spruces are dying of old age; there is undoubtedly a limit to the life of any tree, but why should this cause have been confined to the spruce only within the last ten or fifteen years? Spruces, like other trees, have died of old age since the world began. Again, summer droughts and winter storms and severe cold weather should not affect the spruce more than any other tree of our forests, especially the pine and the hemlock. On the contrary, the spruce is our hardiest tree; it lives farthest up on mountain summits; it is the northernmost of our evergreen trees, living nearer the arctic circle than even the larch. It can withstand severe drought, flourishing on rocky ground where the soil is thinnest; it grows luxuriantly in swamps where the ground remains frozen later than elsewhere, and the arrangement of its branches enables it to withstand heavy snows and winter storms as well, if not much better, than any other tree in our northern forests. The adverse forces of nature, winds, gales, frost, snow, sudden heat and drought, have acted for ages upon the spruce, and by the processes of natural selection the weak qualities of other evergreen trees have apparently been eliminated from it; it has survived and persisted by reason of its unusual powers of endurance, its toughness and insensibility to the rigors of a northern and sub-arctic climate; it has, however, of late years, and perhaps periodically, been the special prey of boring insects, species which also attack its allies and the pine, but which seem, in regions from which the pine has been eliminated by the axe of the lumberman, to concentrate their forces on this tree."

We quote also from that eminent authority, Dr. Franklin B. Hough, regarding the management of woodland, and encouragement of forestry in our State.

"The subject cannot be more appropriately introduced than by citing the language of Governor De Witt Clinton in his last message to the Legislature, in which, after alluding to the need of an investigation into our mineral resources (which has since been realized in our geological survey), he says: 'That branch of rural economy which embraces the plantation of forests, ought to be fostered, and the reproduction of our woods is an object of primary importance.'

"This was written in 1828,—fifty-six years ago, when the State canals, then but recently opened, had scarcely begun to deplete the great timber regions along their route, when fully two-thirds if not

three-fourths of the State was a forest. If this necessity, thus clearly foreseen and plainly stated by this eminent statesman, was true then, what shall we say of the conditions and prospects of to-day?

* * * * *

“These illustrations only serve in a manner to represent a fact that every person knows,—that the woodlands of the State are being steadily wasted, without any care for their restoration, beyond that of abandonment here and there to the chances of a second growth, when the soil has been exhausted by wasteful tillage, or is too poor for agricultural use.

“Under the proper care these waste lands might, without much expense, be made to yield several hundred per cent more than when left to chances. With us, as throughout the whole country, forestry is in no sense a local question. It concerns every farmer and every owner of land. It is a financial question, involving the gain or loss of considerable sums to every owner of landed property, and many millions of dollars in the whole State. It is a question which concerns the future vastly more than the present; for with the evidence of advancing prices before us, there is a prospect amounting to certainty, that by the time the trees planted now have grown to timber size they will have a much greater market value for lumber, than trees of this size would yield if sold now.

“Having thus gained some details, and stated some principles applicable to the whole State, we will now proceed to notice more particularly the region still, to a large extent, a wilderness in northern New York. It includes nearly the whole of Hamilton county, and parts of Lewis, Herkimer, Fulton, Warren, Essex, Clinton, Franklin and St. Lawrence counties. From this region the sources of the Hudson, tributaries of the Mohawk river, from the north side, the Black river and several large tributaries from the east side, the Indian, Oswegatchie, Grass, Racket, St. Regis, and Salmon rivers on the north, and several large affluents of Lake Champlain on the east side, take their rise. Although all of these streams have a rapid current for many miles in descending from the forests in which they rise, their upper waters are tranquil, so that boat navigation can be had (with the exception of short portages) for long distances in the interior.

“The reports of progress made in the early years of our geological survey gave the first reliable accounts of the altitude of the mountains in the eastern part, and the geologists of this survey first gave the now familiar name of “The Adirondack,” in memory of an Indian tribe which long ago inhabited the northern part of the State. A little later, this region began to attract the notice of tourists.

“By this means, and by later surveys, the northern wilderness had now become widely known as a region for resort, by hunting and fishing parties, and those seeking rest. But although settlements advanced like the rising tide, and filled the country round this wilderness, it still remained — like an island in the sea — as wild and desolate as when first known. Yet this was not from any lack of enterprise or capital on the part of those who acquired titles and endeavored to form settlements, as the history of the efforts made by Philip Rhineland, and Arthur Noble, and John Brown of Providence, and James T. Watson, and the Castorland Company, and many others through a long period, would abundantly certify.

“The State began at an early period, and has continued down to recent times, to open roads through this region with the view of settlement, in fact, the greater part of the highway taxes upon the lands of this region have been devoted to this object, and many roads have been opened. A list of them would be long and tedious, but it is enough to say that such as were cut out, for the most part, soon grew up by a second growth, and the bridges rotted down, unused and without complaint.

“As the hemlock timber began to disappear from Greene, Schoharie, Ulster and Delaware counties, the tanners of that region began to operate at various convenient points all along the borders of the wilderness. These tanneries are not long-lived concerns, and one after another they are given up, and new ones started further into the interior, as the supplies around them become exhausted.

“The lumbering business of this region, beyond the supply of local wants, dates principally from the time when the State canals were opened, and by far the most important district for the manufacturer has been along the Hudson from Glens Falls to Fort Miller, a distance of about sixteen miles. The business was for a time subject to much hazard from the loss of logs in freshets by the breaking away of booms. About the year 1849 an association, known as ‘The Hudson River Boom Association,’ was formed among the mill-owners below the great falls (Jessup’s falls), and many log-owners who had their lumber made at their mills. A series of piers and chain booms was constructed in a substantial and costly manner at the foot of the Big bend, about four miles above Glens Falls. This has since been found equal to the requirements, and even in the great flood of 1869, which swept off mills and lumber piles, dams and bridges in its tumultuous current, miles upon miles of logs, heaped up in wild confusion, were held fast until the flood abated, and the river returned to its normal level. We are able to present below, through the courtesy of Dr. A. W. Holden of Glens Falls, the historian of this region, a statement of the amount of business transacted at this boom for a series of years. The accounts

are kept in "market logs," which in this district means a log 13 feet long, 19 inches clear at the small end, and practically yielding 200 feet of lumber, board measure. As the average of stock runs in the boom, including logs of all kinds, each market log represents about two pieces by count.

MARKET LOGS RECEIVED AT THE BIG BOOM FROM 1851 TO 1834:

Years.	Market Logs.	Equivalent amt. in feet, board measure.
1851.....	132,500	26,500,000
1852	345,400	69,080,000
1853	303,000	60,600,000
1854	297,000	59,400,000
1855	302,500	60,500,000
1856	292,500	58,500,000
1857	298,000	59,600,000
1858	332,000	66,400,000
1859	400,000	86,600,000
1860	353,000	70,600,000
1861	300,000	60,000,000
1862	300,000	60,000,000
1863	310,000	62,000,000
1864	279,000	55,800,000
1865	292,000	58,400,000
1866	507,000	101,400,000
1867	832,000	166,400,000
1868	600,000	120,000,000
1869	543,000	108,600,000
1870	687,000	137,400,000
1871	551,000	110,200,000
1872	1,069,000	213,800,000
1873	824,000	164,800,000
1874	446,000	89,200,000
1875	563,000	112,600,000
1876	575,500	115,100,000
1877	674,000	134,800,000
1878	599,000	119,800,000
1879	732,000	146,400,000
1880	683,000	136,000,000
1881	770,000	154,000,000
1882	584,000	116,800,000
1883	822,000	164,400,000
Total.....	16,598,400	3,319,680,000

“Lumbering has been carried on for a long period upon the rivers, further north, flowing into Lake Champlain. A great impulse was given to the business by the opening of the railroad from Ogdensburgh to Lake Champlain in 1850, as a part of a connected system of railroads tributary to Boston. Extensive mills were established upon most of the rivers crossed by this road, but especially upon the Racket river, in Potsdam and above. At a still later period lumbering operations have been located upon the Oswegatchie, Beaver and Moose rivers, the supplies for which are floated from the interior. These combined operations of the tanneries and the lumber mills have tended to the rapid depletion of the native timber, and among the direct effects, to the great diminution of the streams and rivers that have their sources in the interior.

“In the recent discussions upon the subject of reservation in our State Legislature, the strongest opposition was experienced in the counties partly included in this wilderness. Influential men and committees appeared in Albany to obstruct and delay, and, if possible, to wholly prevent any conservative legislation whatever, as if their property was endangered and their interests threatened with ruin, if the projects demanded by a great public interest became laws. This opposition, I believe, would be changed to firm support, if the true end and aim of forestry was rightly understood. It is *not* the object of forestry, at least in this country, to maintain the woodlands as a shelter for game, and as a region of pleasure resort to those who can afford the time and means for this kind of enjoyment.

“In the aristocratic governments of Europe, forests are kept, in some instances, as parks and hunting-grounds for privileged classes, and hunting licenses are sold for considerable sums to those who seek this kind of pastime.

“With us, no government, State or nation, will ever undertake reservations for this purpose. It may be done by individuals or clubs for their own amusement, but that is a matter that concerns nobody else. That such a privilege is valuable, no one will deny, because there are those who will pay money for it. Instances might be mentioned in which the exclusive right of hunting upon marshes is hired from the owners at a price that would more than pay taxes and the interest upon the worth of the land. The sale of these privileges by government may be practicable and profitable in Europe, but it is altogether out of place with us.

“Our tax payers would never tolerate such an object of expense, and it is to be regretted that the word ‘park’ has ever been used in this connection, because it leads to the erroneous idea that expenses are to be increased for the enjoyment of those who have time or money to spend in sporting or in woodland life.

“ We regard the principal, and by far the most important, end of forestry to be the *growth of timber for the supply of man*. The forester's business does not end when he has planted a tree, or cared for one planted by nature and protected it to full growth ; it is not finished until he has cut it down for use, and started others in its place. We know how necessary it is to protect a woodland from injury of various kinds. The avoidance of fires and their control if accidentally started ; the destruction caused by sheep and cattle when allowed free range among young trees ; the detection and often the prevention of injuries from insects ; attention to the drainage, so that a fallen tree shall not obstruct the flow of water, and thus kill off the timber growth of an interval ; attention to timely thinning ; the clearing out of cheap or worthless kinds to give a chance for the more valuable ; the filling of vacant spots by seeding or planting ; the restraining of thieves as in the protection of property of every other kind, may be reckoned among the duties of the forester. We find ourselves in this situation in regard to the Adirondack wilderness. The land had all, or very nearly all, been sold to private owners, and for long periods extensive lumbering operations had been carried on. As the lands were stripped of their pine, spruce and hemlock timber, they became unprofitable, and in some cases they were overrun with fires, causing permanent injury to the soil. Their owners, having no further revenue in prospect, have allowed them to be sold for taxes. This reversion has been going on from the earliest period of lumbering operations, and has increased since the great tanneries have commenced their denuding operation. The lands, left to themselves, would, in time, afford a new growth, when they would sometimes be repurchased from the State, to be stripped and abandoned as before.

“ In 1872 the ‘ Park Commissioners ’ recommended that no more lands in this region should be sold, but that as lands reverted from non-payment of taxes, they be held for future forest management. This advice was not acted upon until 1883, when about 800,000 acres had reverted, notwithstanding the sales that had been held during this interval. As it is, the lands now owned do not lie in one body, and it will be *necessary to acquire intervening portions* to bring them into convenient shape for proper management.”

An interesting feature of the foregoing is Dr. Hough's allusion to the opposition once encountered in the Adirondack counties, together with his expressed belief that a better acquaintance with the forestry question, as proposed, would elicit support instead. Although dead, he lived to see that belief realized, and the consequent, well-defined plan of action inaugurated by the State.

It is a matter worthy of note and congratulation that the Forest

Commission is to-day receiving a hearty and intelligent support from the lumbermen and land-owners of the Adirondacks and the Catskills.

EUROPEAN METHODS OF FOREST MANAGEMENT.

While the circumstances are wholly different from any that exist in this country, owing to the different form of government, still, it might be well to glance at the methods adopted by the nations of Europe and the results attained by a systematic treatment of the forests.

In this connection we cannot do better than to quote the words of Hon. Geo. B. Loring in his address to the American Forestry Congress, held at St. Paul, Minn., in August, 1883.

“In the report of Rev. W. Phipps, Esq., of Toronto, on ‘the necessity of preserving and replanting forests,’ I find a sketch of forests and their management in other countries, to which I call your attention as one of the most comprehensive statements we have on this subject.”

His sketch, which is here abridged, is taken from an extensive report of Captain Walker, a gentleman who passed nine months on the Continent, by direction of the English government for that purpose.

“From Mr. Phipps I learn that in Hanover there are 900,000 acres of forest, under Government or State management, belonging to the Church and to municipalities. The care and working of these forests costs about \$650,000 annually. The receipts therefrom are \$1,500,000 and the profit is about \$850,000, about \$1.50 per acre per summer. The officers in charge are a forest director, an over-forest master, 20 forest masters, 112 over-foresters having charge of districts of seven or eight thousand acres each, 403 assistant foresters. A systematic plan for the management of the forests is adopted.

“After a forest has, by thinning, planting and so forth been gradually got into perfect order, the system of natural reproduction forms a great part of the German method.

“It is as follows: The rotation and periods are fixed in the working plan. For beech it is, in Hanover, 120 years, divided into six periods of twenty years each, that is to say, when the forest has been brought into order there should be nearly equal areas under crop of trees in each of the six periods, from one year to twenty, from twenty to forty, and so on. When a block arrives in the last period, filling in is commenced by what is called a preparatory clearing, followed by a ‘clearing for light’ in the first year after seed has fallen, with the object of (1) preparing the ground for seed, (2) allowing it to germinate, (3) affording light to the young seedlings. If there is a good seed year and sufficient rain, the ground should be covered with seed-

lings in two or three years after the first clearing ; but it is better generally to wait for a second year, and aid nature by hand sowing, transplanting from patches of many to barer spots, and turning up the turf to give the seeds a better chance of germinating.

“ When the ground is well covered the old trees are felled and carefully removed, so as to do as little damage as possible to the new crop, and the block recommences life, so to speak, nothing further being done till the first thinning. The time allowed between the first and final clearing is from eight to fifteen years.

“ In these forests can be seen all the periods of growth, nurseries and schools for seedlings. In Prussia there are twenty million acres of forest, ten millions of which are private, and the remainder, with which we have more to do, communal and ecclesiastical. Of these the income is \$14,000,000, and the expense \$7,500,000, leaving \$6,500,000 clear. The forests in Prussia, as in Hanover, form part of the finance department, and are presided over by an overland forest master and ministerial director, and a numerous council or board. There are two forest academies, one near Berlin and one in Hanover. There are twelve provinces in Prussia, divided into thirty circles, each having an over-forest master ; these represent the forest department in local administrations, which as a board represents the forest interest in the government.

“ In order to be a forest master, the lowest of the gazetted appointments, five years without pay are required to be given in study, with but meager pay when employed ; yet candidates are numerous.

“ In some provinces the Prussian government has certain rights in the management of private forests ; in others, none. In Saxony the State forests are nearly 400,000 acres, worked at an expense of \$500,000, receiving \$1,750,000, leaving a clear rental of \$3 per acre. The expenditure is planting, draining, roads, improvement of inferior roads, felling, transport, killing insects, etc. About 5,000 are planted yearly, at an average cost of \$7.50 per acre. The official establishment resembles that of Hanover. There is a forest academy at Tharandt, with a separate staff of professors.

“ In Bavaria the State forests cover 3,000,000 acres ; they return, after paying all expenses, about \$1.50 per acre per annum. About 30,000 are planted or sown annually, taking 35,000,000 plants, and 1,000,000 pounds of seed. Persons found guilty of breach of forest rules have been punished by enforced labor in the woods. Private forest rights are being brought up by the government. The system of management is much the same as that previously described.

“ In Austria the State forests have been largely sold to meet State necessities, but there still remain nearly 2,000,000 productive acres,

which yield, however, after expenses are paid, little over twenty-five cents per acre. The existing establishments of forestry are not uniform, but there are about 1,200 employees, of whom twenty-one are forest masters. Scientific forestry is not so far advanced here as in Germany, but officials are busily introducing a reorganization, by means of which, there is no doubt, it will be on a par with other States. The Austrian crown forests have been neglected; there has been till now no attempt at rotation of blocks, or working in periods. The present director is trying hard to change matters for the better; he is planting up many bare or ill-covered tracts, where natural reproduction is impossible, owing to the absence of standard trees.

“In the Grand Duchy of Baden there is a most interesting private forest belonging to the Prince of Furstenburgh, in the Black Forest. There are about 72,000 acres in charge of eighteen foresters and over-foresters, who have many subordinates. The administration of the forests of France is intrusted to the ministry of finance, and the head of the department is the director-general, assisted by two administrators, one charged with the management of the forests and sale of the products, the other with the police of the forests and the forest laws. The forest under the management of the bureau (State or commerce) are about 7,500,000 acres. Also, there are in France 15,000,000 acres of private forests. The saw-mills in the forests are usually owned by the government, and hired at a certain rate to the wood merchants, who buy the cuttings. The school of forestry at Nancy is said to be one of the best in the world. The French government have, at great expense, replanted vast and almost barren districts; they have also established great forests along the sea-shore, where formerly the sand threatened to destroy whole departments, and have averted the evil.

“In Russia, the government own about 330,000,000 acres of woods, and other parties 150,000,000. About forty per cent of the country (Russia in Europe) is timbered. The immense government woods have been placed under the care of the minister of public domains, who has a director of the forest department; and the organization of the service is very complete. Two special schools of agriculture and forestry have been established, one in St. Petersburg, and one near Moscow.

“Italy has over 5,000,000 acres of communal forests, over 6,000,000 of private forests, and only 500,000 acres of State forests. One-fifth of the land is in forest.

“In Switzerland the waste of forest has been more rapid and destructive than in any other country of Europe, and in none, perhaps, has this been followed by more disastrous results. Public attention has, however, been thoroughly awakened, and active measures are in

progress to remedy, as far as may be, these evils. The cantons which have charge of these operations have for some time, at great expense, been constructing works to control the streams, and planting trees wherever practicable.

“The description of the forests in the British Isles, as given by Captain Walker, from whom Mr. Phipps obtained his facts, is most interesting, and shows, as do those to which I have already referred, that the business of forestry is entitled to the most careful consideration of State and individuals.”

RULES AND REGULATIONS.

In accordance with the requirements of the act creating the Forest Commission, the following rules have been prepared. Several thousand copies have been printed and put in the hands of our foresters to be posted and distributed throughout the counties of the State and particularly those embracing the “forest preserve,” in order to make people well acquainted with forest laws, and with the hope that their observance will serve to correct many minor evils tending to the destruction of the forests. “Ignorance is the tool of design.” (George Washington, 1776.) The practice of tree cutting and tree destroying prevalent about camps is too often considered harmless from an idea that nature is so lavish in her bounty, that what is taken will not be missed. These rules call direct attention to many of these evils and propose a simple means of remedying them, there being no escape from others except in positive prohibition. There is so much tending to destroy, and so little to conserve, that the Commission feel constrained to throw around the remnant of forest lands belonging to the State all the protection that ingenuity and the counsel of many minds can suggest.

FOREST COMMISSION, STATE OF NEW YORK.

Rules and Regulations.

First. All persons having occasion to light a fire for burning a fallow, or for purposes of clearing or improvement, shall give five days' notice of such intention to the nearest fire warden. He shall also give notice to all owners or occupants of adjoining lands, at least forty-eight hours previous to setting such fires, and these fires will be permitted only when the wind is favorable. Competent persons must remain on guard until the fire is completely extinguished, and no such fires will be allowed until the trees are covered with mature foliage.

Second. Besides the fires specified in the foregoing rule, fires are permitted in or near the forest for cooking, warmth and insect

smudges, but all other fires are absolutely prohibited. Persons kindling a fire for any of the purposes herein mentioned are directed to clear away all combustible material for a space of six feet around the place where it is about to be kindled, and to thoroughly extinguish the fire before leaving the neighborhood, either temporarily or permanently.

Third. Hunters in the use of fire-arms are hereby cautioned against allowing fires to start from such cause. Smokers are also reminded of the danger to the forest from their carelessness, and all persons are hereby warned that any damage or injury to the forest which may be caused by their acts or omissions will be deemed to result from their culpable carelessness.

Fourth. Peeling or girdling trees of their bark for covering camps or shanties is hereby prohibited. For such purpose the tree must be felled, and all bark removed therefrom before another tree is cut down. The trees thus felled, and such fallen timber as lies in the vicinity, must be used for fire-wood or in camp construction before any standing timber is cut for that purpose.

By order of the Commissioners,

WILLIAM F. FOX,

Acting Secretary.

ALBANY, N. Y., *April 30, 1886.*

LAWS OF NEW YORK.

Chapter 283, Laws of 1885.

An act to establish a Forest Commission, and to define its powers and duties, and for the preservation of forests. Passed May 15, 1885.

§ 30. The Forest Commission shall, with as little delay as practicable, cause rules for the prevention and suppression of forest fires to be printed, for posting in school-houses, inns, saw-mills and other wood-working establishments, lumber camps and other places, in such portions of the State as they may deem necessary. Any person maliciously or wantonly defacing or destroying such notices shall be liable to a fine of five dollars. It shall be the duty of forest agents, supervisors and school trustees to cause these rules, when received by them, to be properly posted, and replaced when lost or destroyed.

§ 31. Any person who shall willfully or negligently set fire to, or assist another to set fire to, any waste or barren lands belonging to the State, or to another person, whereby the said forests are injured or endangered, or who suffers any fire upon his own land to escape or extend beyond the limits thereof, to the injury of the woodlands of another or of the State, shall be liable to a fine of not less than fifty dollars, nor more than five hundred dollars, or to imprisonment of not less than thirty days nor more than six months; he shall also be

liable in an action for all damages that may be caused by such fires ; such action to be brought in any court of this State having jurisdiction thereof.

Section 640 of the Penal Code.

§ 640. Malicious injury and destruction of property.—A person who willfully cuts down, destroys or injures any wood or timber, standing or growing, or which has been cut down, and is on lands of another or of the people of the State, or cuts down, girdles or otherwise injures a fruit, shade or ornamental tree standing on the lands of another or of the people of the State, is punishable by imprisonment not exceeding six months, or a fine not exceeding two hundred and fifty dollars, or both.

Section 414 of the Penal Code.

§ 414. A person who having been lawfully ordered to repair to the place of a fire in the woods and assist in extinguishing it, omits, without lawful excuse, to comply with the order, is guilty of a misdemeanor, and shall forfeit the sum of fifty dollars, and be liable to fine and imprisonment.

Section 74, Revised Statutes, 1876, Vol. 1, page 603.

§ 74. Every person who shall trespass on any lands belonging to the people of the State, by cutting or carrying away timber growing thereon, shall forfeit and pay the sum of twenty-five dollars for every tree that shall be cut or carried away by him or under his direction.

FORM OF CIRCULAR LETTER SENT TO RAILROAD COMPANIES.

FOREST COMMISSION—STATE OF NEW YORK.

*To the President and Board of Directors of
Railroad Company,*

.....
.....

GENTLEMEN—Inclosed herewith we send a copy of chapter 283, Laws of New York, entitled “An act to establish a Forest Commission, and to define its powers and duties, and for the preservation of forests.” Passed May 15, 1885.

We would respectfully call your attention to paragraphs 25, 26, 27, 28 and 29, which define your duties in regard to the prevention and extinguishing of fires on woodlands adjacent to the line of your railroad.

TOWNSEND COX,
SHERMAN W. KNEVALS,
THEO. B. BASSELIN,
Forest Commissioners.

FORM OF CIRCULAR LETTER SENT TO SUPERVISORS.

FOREST COMMISSION—STATE OF NEW YORK.

To, *Supervisor, Town of*,
County of, *N. Y.:*

DEAR SIR—Inclosed herewith we send a copy of chapter 283, Laws of New York, entitled “An act to establish a Forest Commission, and to define its powers and duties, and for the preservation of forests.” Passed May 15, 1885.

We would respectfully call your attention to paragraphs 17, 20, 21, 22, 23 and 24, which define your powers and duties under said act.

TOWNSEND COX,
 SHERMAN W. KNEVALS,
 THEO. B. BASSELIN,

Forest Commissioners.

REPORTS OF SPECIAL AGENTS BY COUNTIES.

The following information was gleaned by special agents, who, under the direction of the Commission, made the tour of the counties embracing the Adirondack portion of the “forest preserve” with the view of obtaining the opinions of the people of these sections in regard to the Forest Commission and the various measures connected therewith; also to gather up such information regarding the woods and the operations in and about them as the people living in them always possess and are ready to impart. It would be useless in the short time at our disposal to attempt any arrangement of the information, other than that in which it is presented, but even a casual reading will disclose the fact that on certain points the majority in their testimony agree; notably is this the case in regard to fires, and also in the dying of the spruce; but as to the causes in which each of the above originate, there seems to be considerable variety of opinion. Ignorance of the existence of a Forest Commission is somewhat remarkable for being so widespread, and it is hoped that the free distribution of this report will correct this evil, and enlist the active co-operation of the inhabitants of the “preserve” in the work which is so closely identified with their interests.

Clinton County.

Clayburgh.—This is the charcoal burning region, and the country is about naked. Around Silver lake is considerable forest growth, but not on State lands; these lie along and upon the mountain ridges, and where they have not been burned over, the kiln men have left little or nothing. There is no second growth on these lands, and the rocks cannot be cultivated.

Dannemora.—The town of Ellenburgh has some of the best lands for agricultural purposes in the county. Farmers can raise better crops on them than in other sections of the county; most of the State lands lie on the sides of the hills, is rocky and not good for farming purposes. The squatters are in the valleys on the best of the State lands. The State cut a lot of timber while they ran the iron contract in the prison from 1862 to 1876. They had two sets of kilns in the prison yard, and four sets over the mountains, thirty-two kilns in all.

They are all torn down now, and the lands that were stripped are growing up in good shape with second-growth timber.

There are some good timber lands in the town of Ellenburgh, along the sides and on the mountains near Chazy lake. Near Chazy Lake House the timber was cut off years ago, and the cleared territory burnt over. The house stands on lot 246. There are also four squatters on this lot, who came when the State was manufacturing coal for the iron contract, and when this was abandoned, they were left there. The land is stony and poor, and they cultivate only a small patch or two. These squatters are very poor, and the town has to keep them through the winter.

The Chateaugay ore beds can be traced nearly to the State lands. On lots 50, 71, 72, 88, 89, 113, 114 (Beers' atlas), in the town of Ellenburgh, belonging to R. S. Webster, mines have been opened but very little worked; these lie in the neighborhood of the State lands in the central and southern portion of the town. Through this town the whole course of the Chazy river is on the State lands; the northern portion of the town is pretty well taken up in farms. Lot 104 (Beers' atlas) belongs to the State, and has a valley in it with a stream flowing through it which carries large quantities of sand washed from the separators of the Chateaugay Ore and Iron Company at Rogersfield.

Plattsburgh.—A lumberman and county official states: "Forest fires are started by fishermen and hunters carelessly leaving camp fires burning, or neglecting to entirely extinguish them. Fire will smoulder for days in the muck in the woods, and when the wind happens to come up just right, it spreads into surrounding brush or gets into a wind-slash, when hardly any thing will stop it. Another source of fire is from burning over beaver meadows for hay cutting. Farmers find that after about three years' cutting on these meadows, the grass gets matted down and then they burn it over; these fires spread to the woods and cause large tracts of timber to be burned over; this is repeated every few years till the soil on the neighboring mountains is entirely burned off down to the bare rock. There are many such places along the Saranac river. Settlers in clearing land will select the dryest time to start their fires, and in clearing a small patch will

burn over large areas. There are cases where fires have been started to cover up timber stealing on State lands.

“ Nearly all the spruce timber in the woods is either dead as it stands or dying. This is not only true of the large, full-grown trees, but the smaller, what we call two-log trees, are dying also. The first appearance of the blight is in the smaller branches, off from which the needles drop ; it then spreads to the sap wood ; the outer rings of the tree are dead and bored full of worm holes, which we see when we saw up the logs ; the black spots seem to run only through the sap wood. After a tree has taken the blight, decay follows very rapidly, and these trees get blown down, and in places make bad wind-slashes or wind-falls. We cannot cut over our lands fast enough to keep ahead of this dying of the spruce, and shall lose considerable timber from this cause. The spruce timber does not seem to be uniformly distributed through the woods, but will occur in clumps or groups. On 160 acres in Franklin county we will cut 3,000 standards. Where these spruce trees occur in clumps and are dead, they offer great chances for extensive wind-slashes, and these in turn are traps for the fire to start in, which once started in such a place gets such headway that no ordinary methods will stop it. The only way to fight fire is to build counter fires. There are thousands of these dead spruce on State lands in Franklin and Essex counties which should be taken out while the logs have a market value ; if left for two or three years the rot spreads so rapidly into the body of the tree, that they are made worthless for sawing into lumber. The State will lose much by neglecting to attend to this matter, besides running great risk of wind-slashes which destroy the beauty of the woods, making it hard to travel through, and last but not least, making the liability to fire greater, as it gives the fire greater chance to spread and consume, besides endangering the adjoining timber lands belonging to private parties. I have noticed that this dying is not confined to the spruce which grows on the ridges, but those on swampy lands seem to be affected in the same way ; neither is it true of all the spruce, as I have noticed that those trees growing on the south slopes of the mountains seem to be more affected than trees growing in other localities. At any rate, it is getting to be a serious matter with the lumbermen because they cannot lumber fast enough to keep ahead of it. The Chateaugay railroad is clearing a belt of timber along the line of the railroad to supply the coal kilns of the Ore and Iron Co. They cut every thing clean, and have had some bad fires swept over the cleared sections. Last year one of their houses at Lyon mountain was burned up when a fire swept through their clearing. They fight the fire by building counter fires.

“The lumbermen will co-operate with the State authorities in any measures tending to lessen the chances of fire. There is timber enough in the woods to last for many years to come, and more is growing up all the time. I know of lots that have been lumbered over twice in past years, and are being lumbered over this winter for the third time. This shows what can be done where care is taken to keep the fires out and allow the young timber to grow up.”

A lawyer states: “The lands belonging to the State in Clinton county, with the exception of a small tract in the town of Ellenburgh, are all cleared lands or worthless burned districts and mountains from which the soil has been burnt off. There are parties who would buy the scattered cleared tracts at a fair price.”

Saratoga County.

East Day.—A hotel keeper says: “I first noticed the dying of the spruce twenty years ago on Cedar river, near Newcomb in Essex county, and since then I have often noticed it in other localities. It comes from the extreme drought which we have had during past years. The blight does not seem to affect the other kinds of timber. Speaking of the effect of the drought, I have seen swamps in the thick woods where the water used to stand hip deep through the year, and in traveling through the woods I had to go around them, but now I can go right through them dry shod. I attributed the timber dying to the dry weather we have had for the past few years. We are out of the main line of travel of summer visitors, but I have my house full every season and could have more if I had accommodations for them.”

Huntsville.—A surveyor says: “The State owns 100 acres in the town of Day, in Dartmouth patent. It is part old pasture and part second growth, lying partly on a mountain side. The State owns a plot situated mostly in the south-west corner of the town of Day, a good share of which is burned over, and an old lumber road runs across it. Another tract in the south-west corner has also been lumbered over and partly burned. John Glen (and 44 others) patent, in the south-east corner of the town of Edinburgh, has been lumbered off once, portions of it five years ago, and other portions as long as fifteen years ago. Where the fire has been kept out there is a strong, thrifty second growth. When the fire breaks out and gets into old choppings it is a hard element to contend with. The trouble is caused by squatters who burn carelessly. Through the north part of this county and the south-west part of Warren county, the spruce is dying rapidly. There is not much State land in this county with spruce on it. The spruce timber began to die from five to six years ago, the decay appearing first on the mountains. I lay it to the dry season. Where there

is a mixture of hard wood it does not die so quickly, nor on low ground, but mostly on mountain sides. Where the spruce is dying on State lands, *it would be a benefit if the State would clean them out*, because the longer it stands the larger the second growth becomes, and when the dead trees fall they knock more down and make a worse fire trap than the top alone would. Standing dead timber is bad for the fire too. In the north-west part of the town where the timber was cut off fifteen or twenty years ago, if the fires had been kept out the timber would now be worth more than it was then; it would cut more market logs to the acre.

I think if the State could purchase some tracts and dispose of others and get their lands more consolidated it would make it easier to look after and easier to control. In places where they lumbered in this county twenty years ago, and did not cut down very small, and where the fire has been kept out, the timber is now valuable. I hear no talk about the Forest Commission; think the people here know little or nothing about it."

Mount Pleasant.—"A mile and a half west of this place the road to Batchellerville passes through a five hundred acre tract of State land. It is mostly low swampy ground, or slightly rolling. Two branches of a stream come together in this tract, the waters of which flow into Sacondaga river. This tract embraces lots 59 and 60 in Glen's patent, and is in the south-east corner of the town of Edinburgh. They are well timbered with the hard and soft varieties, except along the road where the fire has burned some. The woods are full of brush and old tops left from lumbering. Adjoining the tracts are rough, poor farming lands."

Hamilton County.

Hope.—A resident states: "I am about seventy years old, and have lived on the Sacondaga river all my life, and forty years on the site of my present residence. I have noticed no material decrease in the flow of the stream. At the first cutting of timber the largest and best trees were picked out, but at the second cutting they skinned every thing. I think the idea of preserving the forest has come too late; tree planting I think impracticable, and if the wild lands are let alone nature will attend to it. Some of the territories are so burnt out that nothing but bushes will grow. Second growth is always inferior timber, that is the second growth which springs up of itself after a region has been logged over.

"There is considerable thrifty second-growth pine along the Sacondaga river, particularly near the stream, most of which in a few years will be of sufficient size to cut. The farms along this river are much

the best of any in this section. The buildings in most cases are numerous and fairly good. Northville is the market town, and the road to it along the river is excellent. Poplar is the most common second-growth timber along the river, particularly where the hard and soft timber of original growth has been cut off.

“It is claimed that gold has been discovered in this and Fulton county, and several claims have been staked out along both sides of the Sacondaga river, between Wellstown in this county and Northville in Fulton county.”

Wellstown.—A surveyor states: “A strip of land from three to four miles wide on each side of the Sacondaga river from Wellstown to Northville has been cleared of its original timber. State lands are entirely denuded of timber, and are of rocky, rough soil. Cutting the spruce and hemlock does not denude the lands, because the hard wood remains. On the mountains where there is spruce and hemlock there is a light, mucky soil. Hard wood has a deeper, better soil. Timber cutters sell the bark of the hemlock to the tannery companies on the trees, and the lumbermen come along and take the logs. Some State lands cannot be located on account of the old surveys being somewhat mixed. People are opposed to the State buying the land and paying no taxes on it. Hamilton county cannot exist if the State continues to buy in non-resident lands and pay no taxes on them. The burden laid on the small and scattered population would be unjust and too great for their resources. Only about one-hundredth of the area of the whole county is land that could be called fit for cultivation. Sheep and cows are the principal stock. Tourists would stop in Wellstown if there were accommodations. I have been a surveyor in these parts for about thirty years, and am familiar with a large portion of the country from having tramped over it. Twenty years ago no tree was cut that would not make a twenty-inch log; now they cut timber eight and ten inches in diameter. Hemlock and spruce lands are worth from \$1.25 to \$10 per acre, according to the amount of timber standing. Shaw’s tannery, located at the southern end of the village, was burned in the spring of 1885, but will be rebuilt this coming spring.”

A lawyer states: “Some few squatters have cleared small tracts of State lands in this vicinity, and have placed them under cultivation. Through the rougher agricultural sections, oats, hay and potatoes are the best crops, but corn and wheat do not thrive very well. Taxes are excessive in comparison with the resources, and yet there is scarcely enough realized to meet the needs of the town. Private parties have to repair bridges, as there is no money for the town to do it with. The tax on State lands should be equal to that imposed on

adjoining private lands. I think the lumbering does not do as much damage as fires, and that it does not interfere with the water supply or the retention of moisture."

Lewis County.

Jerden Falls.—There is an extensive tannery here. The proprietors own 75,000 acres of forest land in this county, well timbered with hemlock and spruce, and also have the ownership of the hemlock bark on 25,000 acres additional. Their average annual peeling covers about 1,400 acres and produces about 7,000 cords of bark. The timber is afterward cut up and driven down streams to mills where it is cut up into lumber.

It is reported that there has been no damage by fires upon their tract or vicinity. They take every precaution against fire on their lands, and believe it good policy for the State to make provision against disastrous fires. They state that the streams have not been materially affected by the cutting of timber as done by them. They never have given the matter any attention so as to have an idea what the law should be.

Another states: "He has resided in Jerden Falls for several years, and is familiar with the woods and its business. Men should be appointed to look after fires, and it should be made an object for them to be diligent outside of salary, by way of reward for detection of violations of the law. There has not been a fire in this vicinity for several years to injure green timber, and but little land has been burned over where the timber has been cut during the last fourteen years."

Another: "Thinks the law ought to provide a penalty for not putting out a fire built in the woods, on the party leaving it."

Harrisville. — A prominent citizen says: "I have lived in the town thirty-eight years; I would suggest that guides be licensed by State law, and charged with the responsibility of putting out fires when built by camping parties. I think the State should sell all the large timber on its lands, suitable for commercial purposes, under proper restraints."

Diana. — A resident of this town says: "I have had about forty-five years' experience in the forest and on its borders. Am familiar with the woods over a large tract. There have been some fires in vicinity of Cranberry lake, not large ones. Have no idea of the best way of preserving woods from fires. There are no streams on which they are lumbering near State lands in the vicinity of Cranberry lake. There has been some pine timber cut on State lands in this town or near Harrisville."

Another says: "I would make a penalty for setting unnecessary

fires or leaving fires, and make parties liable for all damages under the form of an action in tort, if money cannot be collected." He recommends the sending of reliable men or detectives to watch and detect parties setting fires, sending the detectives at such times as in their judgment there is danger of fires running.

"For illustration: The past season has been so wet the entire time that there has been no danger from fires spreading. There has been no apparent decrease in volume of water in streams by reason of lumbering on their head-waters that I hear of. I have no idea about teaching forestry in schools to advantage. Perhaps it can be done."

An old resident and hunter says: "I think the Commission should post notices all through the woods where frequented by hunters and persons seeking pleasure, calling attention to the law. That men should be employed and rewards offered for the apprehension of parties violating the law. The State should sell its large timber, having in view the proper protection of the rest."

Fulton County.

Northville.—A land agent says: "There have been no fires in this section recently. There are no farming lands in the vicinity of the State lands of this county. The best lands cleared in their vicinity are used for pasturage. The people as a rule know nothing of the existence of a Forest Commission. There is a camp-meeting ground and picnic ground on the outskirts of this place, where are about 200 cottages, with drives and walks laid out. It is situated on the banks of the Sacondaga river, and attracts large numbers of people through the summer season. Boating, fishing, hunting and religion are the chief resources of attraction. Johnstown, Gloversville, Amsterdam, Fonda and Canajoharie people are largely the patrons."

A physician says: "I see no difference in the summer flow of the Sacondaga river for the past thirty-five years; the small growth on the stripped timber lands seems to hold the moisture in the soil and keeps it constant. Birch and beech are more apt to follow the cutting of the original timber. The original birch, beech and maple is still standing on the high lands, the spruce and hemlock have all been cut out. Old pine stumps, now mostly rotted out, show the original growth of timber on these lands. My father recollects sixty to seventy years ago when a large growth of pine covered these parts. There is more snow in the second growth than in the open large timbered lands, and the snow stays longer. I do not think that lumbering as at present carried on injures the forest. Timber ten inches in diameter is the smallest cut; they cut down those ten inches in diameter, leaving those nine inches in diameter, and then do not visit the place again perhaps in years. The soil along the river bottom is sandy, while on

the higher ground above the river it is muck and loam, with more or less sand and gravel. Mayfield mountains near here are well wooded with hard wood, mostly maple, beech and birch."

Herkimer County.

Gang Mills.—The foreman of a large mill says: "We own 18,000 acres and manufacture 6,000,000 feet, board measure, of lumber annually. We cut only soft timber, and leave all below twelve inches on the stump. We hold our lands for lumbering purposes, and have had no fires of any account. The roads are fairly treated by the town. We use no dams in driving. We have serious trouble from irresponsible parties cutting on our lands, stealing timber and leaving fires. This mill commenced running in 1848, and we are now, and have been, cutting a good deal of timber on lands cut over before. The second cut is sounder than the first cut in the same locality. The spruce trees are dying rapidly, and can only be saved by cutting at once. We should be glad to have the State protect the woods from fire and timber thieves."

Grant.—Owner of a small tannery says: "I use two or three hundred cords of bark."

Gray.—Agent of a large tannery says: "We own about 8,000 acres in this county, and hold it for the bark; we sell it with the timber, reserving the bark if we have a chance. There have been no fires on or near our land. We have been treated all square on the road question. Have never given the matter much attention, but think the State should protect the forest."

A lumberman said: "I own a saw mill and about 400 acres of land. I cut from 300,000 to 400,000 feet, board measure, of lumber annually. I have a home market for my lumber."

Salisbury.—A lumberman says: "I own about 5,000 acres, and as executor hold about 2,000 more. I manufacture about 600,000 feet, board measure, annually. There have been no fires of any account, and we have had no trouble about the roads. I have no idea in general to give. I think the State ought to sell what land they own. The soft timber is 'going' on State land, but that is just as well as to have it wasted. There is to-day more than forty teams on the State lands stealing timber. I will not furnish any man's name, you can see the rest if you want particulars."

Stillwater.—A resident says: "The highway tax on all lands lying adjacent to the road leading to Stillwater are put on the Brown's tract by special legislation." He says, if the money can be held on the road where raised, he will contribute liberally himself. The road from which he desires relief is the road leading from Lowville to Fenton

No. 4, thence to Stillwater, and beyond to Smith's lake; and is traveled each season by a large number of pleasure seekers and invalids going into the forest.

Oneida County (not in the Forest Preserve).

Forestport.—A member of a lumber firm states: "We own 1,000 acres of timber and manufacture about 4,000,000 feet of lumber annually. We cut nothing but soft timber, and leave all the trees below twelve inches on the stumps. I have not noticed any failure of the Black river; we use dams to drive our logs. No damage has been done the stream or the adjoining forest, and there will be none unless there is more water in the stream than we ever have during the spring freshets. We have no fault to find with the roads. There have been no fires here of any account, and we are very careful about fires starting. We think the State ought to protect the whole forest from fires so far as possible; we buy a large portion of our stock from a tanning firm."

An old resident says: "I am seventy-six years of age. For many years I was engaged in getting out long timber for spars and piles. Lumbermen are cutting now where it was cut over nineteen years ago, and are cutting more timber than was cut then on the same territory. The cut now is sounder and better timber, free from rot and shakes."

Another lumberman says: "We own 3,300 acres of forest and cut only soft timber, leaving that below twelve inches on the stumps. Our land is in Herkimer county."

Another lumberman says: "My business is cutting spars and piles; I cut only spruce, and cut down to ten inches. Have sold some small pieces of land. My land is in Herkimer county. I would like to sell it to the State."

Jefferson County (not in the Forest Preserve).

Natural Bridge.—There is a tannery here; the firm own 14,000 acres of forest lands, and used at their tannery about 7,000 cords of bark per year in each of their tanneries, one being at Harrisville and the other at Natural Bridge.

One of the officials said: "I know nothing about the woods except our own. I think the protection of the forests should be turned over to the game protectors."

Another said: "The above statements were correct in his opinion; he had given the matter but little attention aside from their own lands. The proprietors were spending money and taking every precaution possible against fires. Thought the State should move at once

to prevent large conflagrations with which they are always threatened in dry seasons. They would be pleased to assist the Commission in any way, by information requested."

Franklin County.

Moir, on the Ogdensburgh and Lake Champlain railroad, and one of the termini of the Northern Adirondack railroad. This road runs to St. Regis Falls, but the company have extended their road to within eleven miles of Paul Smith's and have laid the rails to four miles beyond Santa Clara, which is seven miles beyond St. Regis Falls. In passing over the road one sees that the timber is being cut so as to entirely break up the forest. The firm owning the road is cutting every thing, small and great alike, completely ending any further improvement.

A member of the firm said: "We own 65,000 acres and manufacture about 14,000,000 feet, board measure, annually. Next year we will manufacture 18,000,000 feet. We leave timber twelve inches on the stumps, and cut a little of the nicest hard wood. I would recommend a severe law for the punishment of persons unnecessarily setting or leaving fire. The streams there were not apparently failing, and the towns were treating them fairly in the matter of roads. I think forestry might be taught in schools, but know nothing about the proper method of teaching it."

Malone.—A lumberman says: "We own about 35,000 acres. We have two gang mills and one other; we manufacture 4,000,000 to 5,000,000 feet, board measure, per annum. We cut our timber with the purpose of preserving the forest, leaving all the trees twelve inches on the stump, and cutting only the soft timber. In 1871 we had a fire on our land, set by a hunting party, that burned up \$5,000 worth of timber, and we have a good deal of timber killed by hunters peeling the butts. The law should be as severe as can be enforced against all depredations, particularly fire, and rigidly enforced."

Saranac Lake.—A land agent says: "A general dying of the spruce timber began about five years ago. When fire sweeps through a timbered section not all the trees are consumed. Some trees which have been burned only at the roots are blown down, and this timber has a certain market value as it lies on the ground or is standing. I have sold considerable of this timber at an average price of twenty-five cents for a standard log. People have been in the habit of going on to State lands and cutting timber, looking on it as legitimate plunder. The people in this region will second every effort of the Forest Commission. The whole business of the village is built up on the patronage of summer boarders or tourists, and it is getting so now

that people from New York and Boston come here and stay the year round. This winter there are a number of such people stopping in the place, some of whom have built fine residences for themselves. The woods attract them, and so it stands us in hand to do what we can to keep the forests as they are or better them. In order to do this, timber stealing and firing must be stopped."

Franklin Falls.—A merchant says: "If the fires could be prevented on the outlying sections, much advance would be made toward saving the woods. The State owns outlying patches and disconnected plots; too many of them, as the lands should be more grouped. Fishermen and campers leave fires burning, and this is the cause of many forest fires. Hunters will go into a district which has been lumbered over, and where the brush and tops are piled around among the standing timber; they say, if this section were burned over it would be a good feeding place for deer and easy to get through. They burn it, and this practice destroys large tracts. Some start the fire just for the fun of the thing; to see the blaze; and it is hard work to stop it after it once gets going. No fires have occurred in this vicinity lately. Take the fires out and the forest grows very quickly. In 1852 the hill in front of my store was burned over until it was clear of trees and brush; now it is pretty well covered with trees. There never was much pine right here; there was some, however, down along the streams. This place is in township 10, Old Military tract. All around the streams and ponds it has been burnt over; the sawing timber was taken off years ago. Near Round pond the State lands are either burnt tracts or worthless swamps, the timber having been peddled out years ago. In this neighborhood if you clear good hard wood soil, and not burn the 'scurf' too much, then cultivate for two years and seed down, you can cut hay for five or six years. Here a light soil will grow a crop of hops with less manure than it takes to raise a crop of oats. People are arguing the question of preserving the forests; I don't hear much of any decided opinion expressed, as some are for and some against it, they talk both ways. What we want is protection from fire. There is getting to be a good many hops raised in this county. There are scattered acres in this township where hops could be raised, but no large areas. Acres fit for this crop could be picked out. Oats exhaust the soil quicker than hops.

St. Lawrence County.

Fine.—There is a large tannery here. One of the officials said: "The firm own about 12,500 acres of forest land and use about 4,500 cords of bark per year. In this portion of the wilderness there have been quite extensive fires; I would not like to estimate the damage

now. I have no particular views as to the best method of preventing fires. We fully realize that it is an important matter and demands the earnest attention of the State and individual owner."

Another says: "I have lived here forty-five years, being a hunter and passing a large portion of my time in the woods. There were large fires in the woods between Cranberry lake and Raquette river several years ago, and a number of smaller fires of late years. The woods must be taken care of if they want any left worth calling a forest. I am in favor of the best plan."

Another in the same vicinity says: "I am an old resident and familiar with the forest. There is much damage done by fires built by campers, and the peeling of trees for shanties; something ought to be done by the State to prevent such work."

Another says: "I am a surveyor, land agent and hunter; am sixty-five years old; I am very anxious to see the forests protected from all depredations. One of the serious troubles is with camping parties, who make camps by peeling the butts of large spruce trees, thereby killing fifteen or twenty when one cut down and peeled would furnish the same amount of bark. These dead trees soon blow over and furnish kindling for fires."

Edwards.—A resident and surveyor says: "I am fifty-four years of age and have lived here all my life. I am a surveyor and familiar with the forests. There has been a number of extensive tracts of wilderness burned over between the Grasse and Raquette rivers, and some around the head of Jordan river. The State should take action by vigorous legislation for the protection of its forests from fire or other depredations. The State should own all lands comprising water sheds to important streams. I believe the State at large will suffer great financial loss unless the remaining forest is held nearly as a whole."

Russell.—A resident said: "I am a man of the woods; there has been but little fire in this part of the woods."

Canton.—One familiar with the wood says: "The damage by fires in the wilderness back of this section has in years past been immense. That cannot be remedied now, but for the future it can and should be taken care of. The law should be made clear and strong against all depredations, particularly fire. The law must make it a misdemeanor to set unnecessary fires or to leave fires where parties are camped. The law should be enforced by putting good men in there to see that it is complied with, whether the season or time be wet or dry. All wood roads and important trails should be posted with notices calling attention to the law. The law can be enforced much easier than the game law, for the reason that there is no such natural temptation to

violate it, and it is small labor to put out all fires when breaking camp."

The Clifton Iron Co. owns 22,000 acres in the town of Clifton, comprising three-fourths of the township, and being all except the north-east one-fourth.

The superintendent of a lumber company says: "Our company owns 22,000 acres of timber lands in Pierrepont, Hammond, Jamestown and Sherwood townships. We manufacture about 10,000,000 feet, board measure, of lumber per year. I am of the opinion that fires are aided largely by dry trees falling down, trees which were killed by hunters peeling them in the construction of camps. I think the State should provide by law against the destruction of timber by such causes, even where it is done by the owners of the timber. I have no clear idea what the law should be or the manner of enforcing it."

A resident states: "I own about 30,000 acres, located in Clare, Jamestown and Hammond." And another says: "I own about 3,500 acres in the town of Clare." Both declared themselves very much interested in the work of the Forest Commission, and in the preservation of the forests. The former said: "I think the law should be amended so as to make parties leaving fires, or setting unnecessary fire, liable for five times the damage and for a misdemeanor, action to be brought in any court of record of the State having jurisdiction over that grade of offenses. The law should be enforced rigidly during the entire season by men who should follow up and shadow parties while in the woods. Parties owning lands can send men at any time to look after tracts where there is danger from fires. I employ men to patrol my woods in all dangerously dry weather. Our streams here are not used for navigation, only to run logs, and consequently we do not notice their failing very much. The roads, or some of them, ought to be put into shape, so that invalids can get into the wilderness alive. Forestry may be taught in the schools to advantage if it does not crowd out some other branch of equal or more importance. I am selling some soft timber, and I do not cut below ten inches."

A log jobber says: "I only cut to twelve inches at the scale end of the log and sixteen at stump. I cut nothing but spruce and hemlock. There has never been any fires where I have worked."

Gouverneur.—A member of a lumber firm says: "We own 50,000 acres of forest lands, and one of my partners owns individually 15,000 acres. We have 15,000 acres in Franklin county, 18,000 acres in Lewis county, and the balance in St. Lawrence county. We leave all timber except hemlock and spruce and a small amount of basswood; we cut down to twelve inches on the stump; we always hire men to

watch for fire in dry weather. About twenty years ago a fire burned 1,000 acres of timber before it could be extinguished; nothing now grows upon that land except a few small bird cherries. The streams are falling somewhat, but it comes from clearing lands along the stream, not from any lumbering. We sell no land to settlers, but hold it for forest and lumbering. We manufacture from 13,000,000 to 15,000,000 feet of lumber per year. The roads leading into the wilderness should be made so that invalids, desiring to visit them for health, can get in there. I am not anxious to see any more hunters in there, but suppose they will go. The Commission should ask for stringent laws against fires, the destroying of timber by girdling, and all forest depredations, and then be sure and enforce them. I have no ideas on the subject of teaching forestry."

Potsdam.—A lumber dealer says: "We own about 35,000 acres, and manufacture about 5,000,000 feet, board measure, of lumber annually. There have been no fires of any account of late years near our tract. It surrounds the Vanderbilt summer resort. Mr. Vanderbilt keeps a man and his family there all the year. We cut down to ten inches on the stumps. The State ought to sell all the large soft timber on its lands, rather than let it blow over and rot, furnishing the best of food for starting fires. I do not desire to express my opinion on other matters connected with the forest."

Another lumberman says: "We own about 3,500 acres of timber land, and manufacture 6,000,000 feet, board measure, per year. We cut down to ten inches on the stump. The streams are not materially lessened. I think the law should be changed in reference to highway tax on wild lands, so that the money could be put on the roads through or nearest to the lands themselves. I haven't the least idea of any practical way to teach forestry. Make the strongest law you can against fires, as that is the worst enemy of the forest."

Another lumberman says: "The township of Hollywood comprises about 50,000 acres, every square mile of which was lumbered over from twelve to twenty years ago, and I will take this opportunity to invite the Commission to look it over and see if it is not in as good a condition for forest purposes as ever. We do not cut less than twelve inches on the stump, and cut nothing but pine, hemlock and spruce. We never sell any land to settlers, but hold it solely for the purpose of lumbering; in fact we cannot sell it and get our pay. The man who will buy such land for a farm cannot and will not pay for it, while a man who by his industry and economy has saved money will not buy such land. There is no failing of our streams, to any noticeable extent. The State should sell the grown timber off their land instead of letting it die, blow over, rot and be burned up. I have

never had any idea about teaching forestry. The roads, or at least some, ought to be put in shape, so that persons seeking health could get there. The hunters will get there if they have to go in balloons. We own 15,000 acres of woodland, and manufacture 10,000,000 feet, board measure, of lumber per year."

Others said: "They owned 8,000 acres, but were not lumbering on their own lands. The law should make it imprisonment for setting unnecessary fires or leaving fires in the woods, and a reward should be offered for the apprehension and conviction of all such persons. Hunters and camping parties commit a large amount of damage by peeling the finest standing spruce timber for shanties."

Warren County.

Oregon.—A resident says: "If the people who have squatted on State lands should be driven off there would be a great many paupers in this county. The State lands in this section are entirely skinned of their timber; the pine was cut off a great many years ago. Parties interested bid in the State lands, cut off all merchantable timber, and then let the lands pass into the hands of the State by default of taxes. The Morgan Lumber Co. are lumbering in this section. A large number of men who make guiding a business in summer find employment with the loggers in the winter. No summer visitors stop here, only as they pass on their way to remoter sections; there is little or no fishing in the streams, logging and driving having killed the fish. There is a great deal of maple sugar made in this section. Ginseng root dug in the woods and properly dried sells for \$2.25 per pound. Merchants pay seventy-five cents per pound green and \$1.50 per pound dried. For spruce gum the merchants allow sixty-five cents per pound in trade, and get eighty cents to ninety cents per pound for it. O. C. Shaw's tannery in this place consumes from 4,500 to 5,000 cords of bark per year, and employs from forty to fifty hands. On an average it takes from five to six tons for a cord of bark."

North Creek.—A lumberman says: "The driving of logs on small streams is bad, for the reason that the rush of water back of the dam cuts down the bed of the stream and the bottom of the dam, which enables me next year to get from five to six feet more water in my pond, and this increased depth draws and drains from that depth for a large surrounding area, taking the moisture away from the tree roots which die from the lack of it, and much timber is lost in this way. A tannery here uses about 3,000 cords of bark per annum, which comes from around this locality, from above North River and from township 13. From fifteen to twenty hands are employed."

North River.—A hotel-keeper says: "Some of the people are in

favor of the work of the Forest Commission and others are against it. The majority of the guides are against the scheme, as they think it is done in favor of individuals or certain sections, and not for the general benefit of the whole wilderness. Thirty years ago the water in the Hudson river, flowing in front of my hotel, was sufficient to drive logs; now this cannot be done without building dams. The banks of the river used to be clothed with green timber, holding back the water from the rains and melting snows, but now every thing is dry and sterile. There are as many again summer tourists in these parts as there were ten years ago. Log driving on a small stream carries out the fish, and damming lake outlets causes back flow, killing timber and ruins the shores of the lakes. Stagnant water has made the country more unhealthy than it used to be; typhoid fever was not thought of twenty years ago, but now cases are frequently heard of. Driving sends the water down in a body with a rush, gullyng out the stream bed. Forest fires occur more in the early spring than at any other time, and come mostly from clearing lands. Farmers raise corn and potatoes on the first burn over. Fires catch in the top and branches left from logging and sweep through, burning all green timber and killing it; then, perhaps, in four or five years the fire will sweep through and burn out the stumps, and so continue till the soil is stripped down leaving nothing but the naked rocks. The hillsides along the river here were originally covered with a fine growth of large pine in good soil, but the repeated burnings have left them what they are now—bare, barren and good for nothing.”

River Side.—A woodsman says: “Pruning out large spruce and hemlock on the low grounds where there is soil favors the growth of the forest, but on the mountains where there is a large growth, mostly of evergreens, and a spongy soil, moss and roots with sand under, I would not prune because the high trees are liable to be struck by lightning, thus starting fires and burning up the soil and timber. On the other hand, on the low ground a fallen tree soon absorbs moisture, rendering it much less liable to take and carry fire. On 200,000 acres of the Adirondack Company’s land, that has not been lumbered, there can be cut of all kinds of hard and soft wood, an average per acre of 41.31 markets, equal to 8,062 feet of lumber, board measure, and of cord wood there can be cut 26.61 cords per acre for coal and merchantable wood. Charcoal averages forty-five bushels to the cord of wood. For coal burning all kinds of hard and soft wood are used from all sizes, down to two inches in diameter; \$16.61 is the average value of wood per acre for all purposes. The average life of soil on productive new Adirondack farms is from twelve to twenty years. The average is twelve years for oats, grass and potatoes; grass being the best crop as

corn cannot be raised to any advantage. Two thousand feet, board measure, of hemlock lumber, or ten logs, yield one cord of bark. Building dams and raising the water level mars the beauty of the streams and shores of the lakes; it also stagnates the water, producing malaria. When a stream or lake is dammed, the timber should be all cut off inside of the flow-line, and all the vegetable growth and dead logs should be removed. Back flows and driving logs kills the fish. For the last fifteen years the Hudson river has been growing less and less each year; the small streams have diminished very much, and the fish are gone. Forty-nine out of every fifty people are in favor of the Forest Commission. Farmers up this way take winter boarders and invalids from the cities. For two and a half months Dan. Eldridge has from sixty to seventy horses engaged on the various wagon and stage routes carrying visitors into the woods. Probably 2,500 people go up every year into the Schroon Lake country; about an equal number, or a little more, say 3,000 people, stay from one week to two months. In making the tour of the woods about three-fourths of the travel comes in and goes through to Canada. All facilities in this section for taking care of tourists are full up to their capacity all summer. Schroon Lake houses accommodate from sixty to two hundred and fifty people, Elizabethtown, Essex county, has four hotels, all full."

Stoddard's Guide Book gives information on this subject. State lands average about two dollars per acre for farming and other purposes. Guides do not say much about the Forest Commission. In Brown's tract, hemlock trees have been cut and peeled and the logs left to rot. The fire matter has generally been the result of lumbering. The State owns a half interest in lots in the north-east corner of township 33 of Totten and Crossfield's purchase, the Adirondack Company owning the other half interest. The State owns no land in township 7 of Totten and Crossfield's purchase; 9,750 acres belong to the Adirondack Company, and the balance to George Wakely or Henry Tiff, and George Underwood of Fort Edward. There are some good lands in township 21, Totten and Crossfield's purchase. On lots 101, 102 and 103, parties are stealing pine for shingles, and they have been cutting right along for three years. The country between Roaring Brook tract and Old Military tract and Lake Champlain has all been lumbered off and burnt over, leaving a good deal of bare rock. Showers of rain will raise the west branch of the Ausable river from one to six feet, owing to the rapid and unobstructed rush of the rain-fall into the valley from the mountain sides.

Pottersville. — From Riverside to Pottersville the road passes around the west side of Loon lake, mostly a settled country with good roads. Several summer resorts can be seen along the road, and two small

lakes. The village has two or three good hotels, and is a stopping-place on the road to Lake Pleasant.

The Glen. — A farmer states: “There is some very nice young pine coming up on individual lands in this vicinity. The north-west corner of lot 37 has quite a young forest coming up on it, and parties are getting some pine off from it now for wood-pulp. The north portion of lot 11, lying along the highway also, has a fine growth of young timber.”

Creek Centre. — A woodman says: “The dying of the spruce timber is pretty general through this county. It is killed by the drought. It seems to be confined mostly to the south sides of the mountains. There have been no fires in this locality during the past year excepting a fire which was started by a farmer clearing up a potato patch and which burned over about 100 acres of State lands. Before the fire occurred, this tract was covered with a good second growth; not much timber of any value was burned up, as it was all hard wood and small second growth. Keep the fire off of these lands, and in fifteen or twenty years there will be good timber on them again, but a further burning will take off the soil down to the bare rock. This 100 acres abuts on the road from Creek Centre to Luzerne, and lies adjacent to other good patches of hard wood and second growth.”

Brant lake. — A farmer says: “Brant lake has one good summer hotel and several farm houses on its shores. The country around here is burnt and cleared section, with only a small second growth. The mountains are mostly bare, with but few trees. One island in the lake is occupied. Brant lake is five miles from Schroon lake, and parties from the hotels on the latter make daily excursions to Brant lake.”

Sabbath Day Point. — A farmer and fisherman says: “There is no lumbering on State lands in this vicinity, but there is a job on lots adjoining. The hotel keepers look after the islands in the lake, and see that no timber is cut on them and that no brush fires are kindled. Fires are frequently started in the woods by bee hunters who find a bee tree, cut it down and set fire to it to drive out the bees; it is not always that they have water at hand to put out the fire, and it is not always that they care. There are many bee hunters in this locality. I am familiar with the State lands about here, and know where the lots corner.”

Hague. — A merchant and lumberman says: “The spruce timber in the western part of the county is dying, and in the thirteenth township there is hardly a live spruce standing in the woods. There is hardly one-sixteenth part of the State lands in this vicinity but that fire has run through, and the timber is down and very much tangled

up. Forest fires start from burning fallow. By careful watching — and if parties have fallow to burn know they are watched, they will exert more caution. Five hundred acres of forest lands were burned in this town last year. There were four fires in all, one of which was near the mines, and the miners turned out, fought and extinguished it. People are very much in favor of protecting the forests. There are many squatters on the islands belonging to the State in Lake George, who have built nice houses and improved the grounds, but hold them to the exclusion of campers. Other islands are occupied through the summer by campers, who cut, slash and burn to a greater or less extent. Many of the islands are covered with a nice growth of trees, but there is little depth of soil, and burning over leaves bare rock. In regard to lumbermen cutting up their brush and distributing it, that would cost a world of money and be impracticable. Let the tops and branches left from lumbering lie on the ground and rot; they will soon decay and enrich the soil. As they decay they will hold the moisture. The roots of the trees will run under these heaps of decayed brush. In setting out orange groves in Florida, the practice used to be to brush out clean as a yard; now they let the brush lie and rot, and plant the trees in the midst of the heaps, and find that they do better. The same could be done with the brush left from lumbering, but the fire must be kept out. The decayed brush makes soil, and will help support a new growth of trees. Public houses and private cottages on Lake George will accommodate 10,000 people. There are twenty-two steamboat landings at various points along the lake. There is some chestnut and some hickory growing on lands in the immediate vicinity of the lake. The lake road, being sand and gravel, is always good.”

Essex County.

Aiden Lair.—A hotel keeper says: “The chief trouble is from people who burn fallow to make a small clearing and destroy the woods on two or three square miles. We want protection from fire; we don’t want a man to burn over a couple of townships to clear a turnip patch. We depend on the woods and the attractions of the place for our living and don’t want to see either destroyed or marred. I intend building a large house in the spring and would like to think my property is going to be protected. There is good fishing in the streams and lakes now; plenty of large trout can be caught, but if the timber is going to be burnt off and the mountains stripped down to bare rock, as they are around other places, I don’t want to put my money in here. The guides around here want to see the woods preserved. As a rule there is good soil on the mountain sides in this

vicinity, and where the fire has been it has not burned it down to the rocks."

Another hotel man says: "I have 200 acres burnt and cleared and a good comfortable log-house built. The soil is not worth any thing in this town of Minerva; the State lands in this township are accessible by road, and the roads are good, with good bridges over the streams."

Minerva.—A surveyor and woodsman says: "The lumbermen in these parts don't want a Forest Commission; many people are against it, because they think that if a person wants a few sticks of timber, the State won't sell to them."

Olmsteadville.—High mountain ridges lay to the north, barren and burnt over. This section is nearly all a cleared farming country with some deserted homesteads. The State lands here lie on these high ridges and are of no account for timber or agricultural purposes. The soil is all burnt off in large tracts down to the naked rock."

Tahawus.—The keeper of the Adirondack Club House says: "This club owns about 100,000 acres of land, consisting of a portion of township 44, all but a few lots in township 45 and all of townships 46 and 47 of Totten and Crossfield's purchase. Townships 45 and 47 are nearly all green timber. Township 46 is partly cleared and some burned. The club house is in this township. Township 44 is mostly all green timber. The club owns another house at Adirondack near Lake Henderson. The club was organized March 1, 1874, and no fires of any account have occurred on the preserve since then. They sell the timber on sections not lumbered to Finch, Pruyn & Co., of Glens Falls. The only timber cut is the original growth. The soil in the cleared sections is very fair for hay which is about the only good crop. The club lands yield about forty tons of hay a year. About two-thirds of the guides in this section are careful men and in favor of preserving the woods."

There is considerable burnt timber land between here and Schroon river. From Tahawus to Boreas river for three miles of the way the road passes through a burned district with but a scant second growth; beyond the burned limits, the mountains are covered with good timber, mostly hard wood. The road is good and winds around near the base of the hills.

Schroon river.—A merchant and hotel keeper says: "The road from this place to Boreas river, Tahawus, Long lake and Blue mountain is kept in repair by both the town and county. The county put in \$500 on the road from Boreas river to Tahawus, over half the way being through lands owned by the State. It is a mail route, stages being run twice a week to Newcomb and return. The people would

like to see the taxes a little better distributed and have the State bear a trifle of the expense. Fire has done more mischief than the ax, but there are patches of good second-growth timber. There is a great amount of travel and business here both through and local. We have our house full of summer visitors every season. All along the main road the timber is cut off. Lumbermen might have lumber eternally and still there would be timber enough, but the fire kills every thing. If the Forest Commission can prevent fires the timber will soon grow up. A tree that is dead and falls down is more or less soaked with moisture and will burn slowly, but tops left from lumbering get to be as dry as tinder and encourage and carry fire. A fire will not start readily in green timber. In regard to lumbering here, lumbermen will get out 3,000 market logs from the woods along the river this winter, cutting them from the low lands and in the little side valleys off from the river. Land in this section is not very productive. The valley of the river is free from stumps and stones and is a sandy soil. On some of the State lands cleared up near Boreas river there is cut a good deal of hay. This soil is very easily tilled but is a non-productive soil."

Keene Valley.—A hotel keeper states: "We own 2,160 acres in this vicinity, but we lumber only enough to cover our own wants. We are getting out lumber now for an extension to our hotel. The summer guests are crowding us for more room and accommodations. We are deeply interested in the preservation of the forests. If the fires can be kept out the lumbering will not do much harm. There is no lumbering being done on State lands in this vicinity. The State tract in this town is heavily covered with spruce and hemlock, but there is not much pine. There is a good road from Schroon river to my hotel. It was built mostly by private subscription, the town contributing \$500. The road leads through two plots of State lands, both well timbered and well watered. The streams are full of fish. The forest trees have been killed by the unusual drought of the past three or four years, and fully one-eighth of the full-grown spruce stands dead in the woods. The spruce roots do not go as deep as the roots of hard wood trees, but spread out shallow. No good crops have been raised here for the past seven or eight years. People through this valley are very much in favor of the work of the Forest Commission. We need the protection as the woods are our one source of income, and without them this place of mine would be worth nothing."

Keene Centre.—A merchant states: "There is no lumbering on State lands around here. Some sections of this country along the road to Saranac lake, about three miles west of this village, have been stripped of timber of all sorts for coal burning. There are six coal

kilns in the village and three at the clearing, three miles west of here. People say little about the Forest Commission and I think few know of it. There are no State lands until you get beyond the Cascade House at Edmunds ponds, in the town of North Elba; the State tracts are all heavily timbered except an occasional patch along the road where small fires have been. No lumbering is being done in this section this winter, except by one or two private parties who are getting out a few logs for their own use."

North Elba.—A lumberman says: "Ames and Cameron are lumbering in this vicinity this year. Cameron is running a 5,000 standard job. The State lands are not being lumbered. The only lumbering done is by private parties who are getting out a few standards for their own use. The people here don't say any thing about preserving the forests, and I think few know about the Commission appointed for that purpose. The State lands near here are all covered with a heavy growth of the original timber except, perhaps, a few acres along the road which were cut and partly burnt in building and repairing the road. Ames and Cameron are lumbering for the Hartwells. This township has been sub-lotted into 160-acre lots. I have a hotel on the stage route from Elizabethtown and Ausable Forks to Saranac lake."

Ray Brook House, North Elba.—There are some cleared-up lands surrounding this house. The burned sections are small and well grown up with young poplar and white birch. There are a number of farms in this vicinity, some of which show careful clearing, and some are very poor, with many stumps and stones, the soil being mostly sand. A good deal of tamarack grows in this section. There is some low swampy land covered with scrubby bushes.

Ausable Forks.—A lawyer states: "Fires all have their origin from lumber jobs, or in clearing up the brush, and usually occur after the snow goes away in the early spring, in the months of May and June, at which season our hottest and most destructive fires occur. I never knew of a fire having been started by guides; they are very careful men. They are in the habit of occupying the same camps year after year, on the lines of travel from point to point, and aim to preserve them. Lumber jobs are usually in the interior of the forest, and the fires burn large acres and get beyond control before they are noticed. By the time the people get in where they are they have become unmanageable. Sometimes counter-firing will check the spread, but usually they are allowed to burn.

"The J. & J. Rogers Iron Company has about 1,000 men in its employ and can easily surround their choppings, and by plowing furrows and building counter-fires they can control their fires so that they

do little damage to their standing timber. They sometimes burn over their choppings so as to protect their lumber lands. Fires are sometimes started on the outskirts by berry pickers, but there are none from this cause in the dense forest. I have not observed the timber dying in the forest to any alarming extent. For severe drought on the mountain sides where there is shallow soil, or from borers, there is occasionally a tree which is dead or dying, probably from old age or some natural cause, but not in any wholesale numbers. People here and throughout the county are interested in the preservation of the forests. The sporting travel passing through here in the summer season is great; one six-horse and one four-horse coach leaves here daily for Saranac lake and Paul Smith's, at St. Regis lake. There is a daily four-horse line from here to Loon lake, and a daily four-horse line to Lake Placid. There is also a daily stage from here to Keene Centre. Stages for the accommodation of summer travel commence to run about the first of June and leave off the first of October; these are all mail lines. Aside from these lines people get off the D. & H. C. Co. railroad at Westport, where there is a daily line of four-horse coaches going in by way of Keene Centre to Saranac lake, passing the Cascade house at Edmunds ponds, and any number of private rigs on the road all the while. There is quite a large summer residence in the Keene valley, and it is not outside of fact to say that 1,000 people stay there the season through."

Lake Placid, North Elba.—A resident of Ausable Forks says: "All along the west shore of Lake Placid are a number of camps, and a good road leads into the lake from the main stage route. On the western shore Oliver Abel has the West Side Hotel for the accommodation of summer visitors. On the eastern shore of the lake, also accessible by a good road, are a number of hotels. At the Stevens House (burned during the winter), the Allen House, Mirror Lake House, Lyon's, Brewster's, and quite a number of cottages owned by city people, there are accommodations for about 1,000 people, and every place is full the season through. There are good roads, which are being improved from year to year, and over these run daily lines of stages from principal railroad points for the accommodation of visitors and for carrying the mail. A new road is being opened this winter from Lake Placid to intersect the road leading through Wilmington pass on the Ausable river near Wilmington notch. This road passes through State lots 317, 337, 357, using an old road which was built by the MacEnterries to their forge forty years ago. This road lessens the distance from Ausable Station to Lake Placid six miles."

Ausable Forks.—A guide says: "Timber dying is almost entirely

confined to the west side of the woods, but is gradually working east. The decay commences at the small limbs ; the needles fall off first, giving the tree a rusty appearance ; decay then works in toward the trunk, when the tree dies very quickly. In six or seven years the tree will rot down if it is not blown down before this time."

Elizabethtown.—A surveyor says : "As a general rule the slopes of the mountains are abrupt on the south and south-east sides, and on these slopes the spruce is dying more than on the opposite slopes. Drought causes the timber to die, and on these slopes the water is readily drained off, leaving the ground, such as there is of it, parched and hard. Where the ground is moist the timber does not seem to be dying to such an extent. The blight seems to affect all sizes, the small as well as the large trees. It begins at the small outer branches and at the tops, and works in toward the trunk. Forest fires are often started from wantonness, for the sake of making a big blaze ; fires will be carelessly left by guides or will be smouldering in the duff where it will burn for weeks. I have seen the smoke from fires in the duff even after the snow has fallen. Of the State lands near here, one parcel, through which a highway passes, is occupied and has been for years ; another parcel lies on the mountain side and is entirely stripped of timber."

Ticonderoga.—An engineer and surveyor says : "It is claimed by many that it is of no use to protect the forests, so far as their influence on the rain-fall and the precipitation of moisture is concerned. That even after the duff or spongy soil on the mountain tops and sides is gone, burned up and washed off down the rock, at the elevation of the Adirondacks, with the mountain tops so near each other, condensation of vapor takes place, and will precipitate the rain-fall, so while it might not be retained and absorbed by the duff, still the moisture would not be all lost, but some would be retained by the roots and shrubs. I do not quite agree with this, and to illustrate the action of these things I will give you a little experience I had. Some parties engaged me to locate a wood lot for them, and we were camped in a valley through which ran a small stream, and the valley and mountain sides were covered with a thick forest growth. Three days of continuous rain did not roil the brook. Three years after I had occasion to pass over the same spot, when a passing shower caused a flood of muddy water in the same small stream. This struck me as peculiar, as I recalled its condition of three years before, but a walk of a short distance up the valley explained matters. Here the slopes of the valley were very abrupt and bounded by high mountains. Some hunters or some one had built a fire, which by some means or other had spread and burned the timber off the steep mountain sides on both sides of

the valley ; there was nothing to hold back the water, and the portion of the shower falling on these naked sides rushed into the valley, carrying with it loose soil enough to produce the discoloration which first attracted my attention.

“The section of country between Ticonderoga and Schroon lake was within my recollection covered with a dense forest. Lumbermen went in and cut in a careless manner, and then the fires got in and burned it black as a cinder. It is not agricultural land, but it is barren and worthless. It was once covered with a good soil, and there are many lakes, ponds and streams in this section, the waters of which find their way to the Hudson river. The choppings in the forest prepare the way for the fire. On these burned lands, which were bought by Mr. William Pickhardt, an effort was made to replant the forest. He procured a number of bushels of acorns of the German oak, and half a ton of white pine seed ; he planted the acorns and sowed the pine seed where the soil would be best for it ; the sowing was done in the month of March on the snow. The year after planting the young oaks were up two or three inches. A year ago last summer, his farmer on this tract had an application from two men for work in haying, employment was refused, and out of revenge they deliberately went out and set a fire in the middle of the tract ; after two days’ work the fire was encircled. Mr. Pickhardt employed fifty men, who fought it night and day, and succeeded in saving all but one hundred acres. I have noticed an unusual dying of the spruce trees, but I have not noticed any thing which leads me to decide on the cause of it.”

Ulster County.

The prevailing impression regarding the forest preserve is that it embraces the Adirondack counties only, and the existence of the Catskill preserve seems to be little known, although the State owns a large tract in the Catskill region. The greater part of the Catskill lands are in Ulster county, there being over 40,000 acres of State land in the two towns of Denning and Hardenburgh. These townships are situated at an altitude upwards of 2,000 feet above the level of the sea, and include the highest peaks in the Catskill range. Slide mountain, which is the highest of the Catskills and second only to a few in the Adirondack range, is situated on State lands in the towns of Denning and Shandaken.

This part of the preserve forms the dividing ridge of the water-sheds running to the Mohawk, the Hudson and the Delaware. The Schoharie creek flows northward and joins the Mohawk at Tribes Hill, its waters being first utilized as a feeder to the Erie canal.

The Esopus creek, which rises here, flows to the east and north,

and pours its waters into the Hudson at Saugerties, affording an important water power, which is used to advantage by the manufacturers near its mouth.

The east and west branches of the Neversink, and the east branch of the Delaware, all rise here, and flowing southward unite at Port Jervis and enter the Atlantic through Delaware bay.

These streams — with the exception of the Schoharie creek — rise along the dividing ridge of the water-shed whose peaks form the mountain range between Denning, Hardenburgh and Shandaken, and the waters flowing to the Hudson and the Delaware start here from mountain springs scarce 300 yards apart.

A prominent citizen and ex-member of the Legislature from Ulster county says: “The State lands in Ulster county, those now in the forest preserve, contain much of their original forest growth. Considerable hemlock remains, and the rest consists of maple, birch and beech, with some second growth of soft maple, poplar and wild cherry. There are but few roads running through the tract, and little danger from fires. Timber stealing and other depredations do not appear to have occurred, or if so, have not been noticed.”

Ulster and Sullivan counties own large tracts of county lands adjoining the forest preserve, together with some lots scattered through the preserve. These lands can be maintained as a part of the preserve, but it is to be hoped that these counties will soon turn over their holdings, together with their title, to the State. Much of the land in this vicinity held by private ownership could be purchased at a low price, and at a not far distant day the State will receive new accessions through the recent tax sale of the Comptroller. A bill is already pending before your honorable body which, if passed, will turn the State holdings in Delaware county over to the forest preserve, so that, with the lands in Greene county and the probable accessions referred to, the Catskill preserve will be increased to over 100,000 acres.

All of the tanneries and saw-mills in this section have been abandoned, since which the numerous mountain streams have become repopulated with trout and now afford some of the best fishing in the State.

This portion of the forest preserve is in the heart of the Catskills, and is surrounded by the grandest of its scenery. Here the Slide mountain rears its majestic form, surrounded by its retinue of lesser peaks; here also are the deep cool valleys whose silence is broken only by the rushing cascades or by the murmur of woodland sounds; here are the rocky glens among which the Peekamoose is so justly celebrated; while on every side the eye is greeted by an array of scenery unsurpassed throughout the State.

An important feature of this part of the forest preserve is its close proximity and accessibility to the bulk of our population—to New York, Brooklyn and the cities along the Hudson. Parties seeking the benefit of camp life can obtain it here at moderate expense.

In addition to the fishing, the woods abound with a variety of small game, while in the more remote places of this wilderness larger game can occasionally be found. Bear have been killed every winter, and the panther is not wholly extinct; deer are to be found in certain localities, but not so numerous as in the Adirondack preserve.

The principal points of entry to the Catskill region are Kingston, Catskill, Livingston Manor and Ellenville.

EFFECT ON WATER SUPPLY BY DENUDING FOREST LANDS.

The composition of the soil of the Adirondack forest land is peculiar. On the mountain sides the sub-soil is a rocky ledge, more or less fissured, or gravel of a greater or less degree of coarseness, and in the valleys it is sand or gravel. The surface soil, from a few inches to three or more feet in thickness, is made up of the gradual accumulation from the unceasing round of vegetable growth and decay, accomplished through a long period of time. This soil has no adhesive consistency, nor has it much weight, but is loosely held together, affording free access of air, resisting changes of temperature and, therefore, taking and holding like a sponge the copious rain-fall distributed over the forest area, and permitting a slow absorption by the roots of trees and shrubs.

It is frequently asserted that lumbering or any operation tending to denude forest lands will diminish the flow of rivers rising in such sections, not only at particular times (which no one disputes) but in their total annual discharge.

Statistics do not fully prove the latter, but show rather that the year's rain-fall or total precipitation remains nearly constant, and that it is the delivery which is affected and becomes inconstant. This delivery of the stream or the passing off of the rain-fall is generally divided into two periods of flood and two periods of scarcity. One of these latter periods occurs in the winter, extending frequently to March, and the other occurs in midsummer. This midsummer drought has given rise to the popular notion that the flow of a stream is steadily diminishing, when in fact the same quantity of water passes down the stream annually, but not as uniformly as during previous years. This lack of uniform flow has been the means of producing widespread calamity and suffering along some of the great rivers of the United States, and finally the National government, realizing that something should be done, have begun building great reservoirs at the head-

waters of these rivers to hold back the surplus waters, and by mechanical arrangements have caused this surplus to be gradually delivered into the stream. This storing of rain-fall is the proper and natural function of our forests, their thick layer of spongy duff receiving and holding for a while the water and releasing the burden in a uniform flow through its springs and streams. When the forests are cleared from the mountain sides and the soil washed off by beating storms, the rain-fall finds its way into the streams unchecked, a condition which, extending over a large area of water-shed, produces those sudden and disastrous floods which have of late years wrought widespread ruin both here and abroad. All countries have been thus affected by it, and where there is such a similarity in effects we may look with a considerable degree of certainty to finding a similarity in the causes producing them. We do find the causes, and that beyond question, in the burnt and wasted areas once covered with a thick growth of forest trees, and in the too meagre percentage of woodlands of our great farming centers.

“The foliage of forests resists the violence of storms, breaks the force of the rain-fall which percolates through the covering of leaves and moss and is absorbed by the humus beneath, to be given out by the slow process of retarded evaporation, the surplus finding its way to the springs deep in the earth. In an open field, the storm beats with unbroken violence upon a surface impacted and hardened under the rays of the sun, fails to penetrate the soil and rushes on in turbid streams down the slopes to swell the brooks and rivers, and, instead of refreshing the earth, scarifying and wasting it.

“For three-quarters of a century we have been busily engaged in the business of lumbering; the time has now come when we must turn our attention to the business of forestry.” — Hough.

The city of Philadelphia depends upon the Schuylkill river to furnish a supply of water for domestic and other consumption. In its diminished summer flow the gravest apprehensions are felt, not only from the inadequacy of the supply to meet an ever-increasing demand, but from the concentration of polluting matters which at all times are a source of annoyance and complaint.

On page 62 of the Report of the Chief Engineer of the Philadelphia Water Department for the year 1884, in speaking of this river he says: “The history of the Schuylkill is both interesting and instructive. In earlier days a noble river with a bountiful and healthful drainage area of woodland, mountain and meadow, pouring a powerful and fairly equable current of pure water through its channel; the occupancy of its valley and the growth and development of population and industries from source to mouth have greatly modified its

characteristics. Generation after generation made fresh inroads upon its resources and added its quota of varied pollution, until at length the river whose pure volume for a long period was able to eliminate the evidence of man's careless work and presence, and which even yet might have continued to do so, were it not, Samson-like, shorn of its power of conservation by the ruthless cutting away of the forests and clearing of the land upon which it depends to equalize its flow, has become a sewage and trade-polluted stream whose failing volume in seasons of drought is unequal to the nauseous task of digesting and disposing of the extraneous and dangerous matters with which it is surcharged.

In the case of the Schuylkill there are two prominent facts which present themselves. One is that during the last sixty years the Schuylkill has displayed a marked diminution in its minimum flow. The data on this point, as summarized in the Report of the Commissioners of Engineers in 1875, is as follows. In 1816 the flow was estimated at 500,000,000 (gallons) per day; in 1825, at 440,000,000; in 1867, at 400,000,000; and in 1874, at 245,500,000, which is less than half the flow in 1816.

This remarkable decrease, not being accompanied by any great *change in the rain-fall* nor probably *in the total annual discharge of the river*, is no doubt largely due to the destruction of the forests within the drainage area, whereby the conservative action of the woodland has been lost, and the rain-fall is permitted to descend rapidly to the bed and pass off in a succession of freshets. It so happens that this low water flow occurs precisely when the largest supply is required, viz., in summer, although a winter minimum occurs during some years."

Inquiry among the people living along the upper waters of the Hudson elicited the information that the summer flow is gradually diminishing. North river, three miles from North creek, the terminus of the Adirondack railroad, the volume of water is so slight in summer as readily to allow a person to cross the stream dry shod, by stepping from stone to stone, whereas a few years back one could scarcely wade it at the same season of the year; the spring flow of the river was formerly sufficient to drive logs, but now this cannot be done without the aid of dams and stored water; and the water in many of the smaller streams once constant in their flow, and full of fish, now dries up in summer altogether.

It is in these smaller streams that a diminishing summer flow would be most readily noticed, and also in them the effect of denudation by reason of the rapidity with which they receive and discharge the water of storms is most plainly seen. We are told on good authority that

showers of rain raise the west branch of the Ausable river from one to six feet. This river flows through the country between the Roaring Brook tract and Old Military tract and Lake Champlain. It has been lumbered off, burned over, and there is a good deal of bare rock. Recognizing the fact that the State does not by any means control all the lands in which our more important rivers take their rise, and realizing the delicacy of interfering in any way with private rights, it is much to be regretted that in many places in these woods where water-courses have their source, the owner of the land should be allowed to injure himself, his neighbors and the Commonwealth by cutting down trees that protect and insure a continuous flow of those springs which supply water through 100 miles of territory.

SURVEYING AND LOCATING LANDS.

The Commissioners do not contemplate undertaking surveys of the State lands belonging in the forest preserve. The approximate location of the majority of these lots is laid down in maps and descriptions on file in the Comptroller's or Secretary of State's office, being either copies of, or the original survey themselves. These surveys indicate the bounds of individual lots, and also give a brief description of the markings by which the corners are indicated and a few remarks on the character of the lot. For instance, the description of lot 85, Paradox tract, town of Schroon, Essex county "This lot is State property and lies along the north shore of Paradox lake, No. 85, beginning at a hemlock sapling marked 77, 78, 85, 86, then west forty chains to a stake of fifty-five links south from a fir tree marked 85, 86, 89, 90; then south forty chains to its corner in Lake Paradox, being the north-west corner of lot No. 84; then along the north bounds thereof east forty chains to its corner in said lake, being the south-west corner of lot No. 78; then along the west bounds thereof north forty chains to the place of beginning, containing 160 acres. Remarks—South part of this lot lies in Lake Paradox, north part middling good. Timber, beech, maple, hemlock, spruce and pine. Price, one dollar, 1807."

This lot is a quarter section, and is a square in plan. The shapes of the lots are, however, when taken as a whole, as various and as fanciful as was the work of many of those old surveyors who laid them out, and this is not surprising when the instruments in use are considered. A slight-sight compass, whose needle sometimes refused to turn on its rusty pivot, or had become bent and distorted by some accident befalling the surveyor in an attempt to scale a fallen tree, was almost invariably used, and blindly followed regardless of local

attractions. The distances were measured with a four-rod chain dragged up hill and down, *allowance* being made for inequalities in the ground. People who have lived in these wooded sections profess more or less familiarity with the lines and corners of the lots, and in each county there are one or more professional surveyors who have made it a business to collect information in relation to the old surveys and are more or less posted on the actual location of the marked corners and lines of marked trees. As a general rule, therefore, little difficulty is experienced in locating individual lots in any tract, having always at hand the advice and experience of those familiar with the case in point.

Should it become necessary, as no doubt it will, in the future to have more elaborate surveys in order to define the boundary between the State and individuals, and to make actual partition of lands in which the State now holds an undivided interest with individuals, it would seem to fall properly within the province of the State Engineer and Surveyor to make such survey and such partition, and to furnish this Commission with a map and copy of the field-notes of such work. This business was formerly intrusted to that department, as the examination of old documents will show. It is proposed to reduce this matter to a system, and keep full and complete records of all work of this nature, to the end that the domain of the State may be fully and accurately known, and the Forest Commission have a more definite knowledge of the special character of every part of this region. They will then be better prepared to meet and solve the problems which may arise and confront them in the prosecution of their work.

TAXATION OF STATE LANDS.

The abandoned, waste and forest lands belonging to the State, in the counties embraced within the forest preserve, are untaxed. The popular opinion, as expressed to our special agents, is that they should be taxed. In some sections the plea is poverty of resources, and that roads and bridges are kept in repair by private contribution, not enough being realized from the road tax to meet the needs of the case. In others, injustice is claimed, inasmuch as a block of State land occupied by a squatter may, and often does, adjoin the lands of an individual owner. The soil on the one farm is as good as the soil on the other, and yet the owner has to bear his just share of the burden of taxation, while the squatter goes free. In some cases the State has acquired ownership of three-fourths of a township, and the remaining fourth is left to bear the entire burden of public expenditure necessary to keep up the roads and bridges. As the State acquired its possession

through defaulted taxes, it seems unjust that they who paid their taxes should be obliged to assume an additional burden thereby.

The tax is collectible between November and February of each year. Where land-owners fail to pay their taxes, either intentionally or otherwise, and allow them to go unpaid for two years, the land is sold by the Comptroller for the tax, the State bidding in such parcels as find no purchasers.

A liberal allowance of time is given in which to redeem the land after it has been sold by the State. This period of redemption is the two years following the sale, which term, added to the interval preceding and necessary to the preparation for a general tax sale at Albany, makes a period of from four to seven years between the time when the tax was due and the final date when the State acquires an absolute title.

During this time the owner can go on the lands, strip them of every stick of standing timber, remove all the valuable products of the land or forest, and the laws of the State will not interfere with him. Lewis county is an exception, as there the law makes it a fine of \$500 for each and every offense of peeling bark or cutting timber on lands upon which the State or county tax remains unpaid. (Chap. 153, Laws of 1884.)

Where parties fail to pay their taxes at the appointed time, four years is the shortest period under the present law in which the county and State authorities can complete the proceedings necessary to a tax sale and acquire a title; that is, the two years preceding the sale, and the two years following, allowed for redemption. Sometimes the preparation for these sales involves a longer delay, and as many as six years have elapsed before the State ordered a sale for unpaid taxes, after which, two more years (for redemption) had to elapse before the State could perfect its title. In the meantime the land was being despoiled. This is manifestly unjust and discriminates against the better class of residents.

In order to adjust this matter of taxes between the State and individuals, a bill has been introduced in the Legislature which provides for the taxation of State lands, and also for the reservation of the timber and bark in case the tax remains unpaid.

It may be of interest to mention here that almost the entire area of the forest preserve has been acquired through tax sales, over 700,000 acres having been added by the sales of 1877 and 1881. There will probably be further accessions from the same source, and this increase of area will solve to some extent the question of State purchases of Adirondack lands. It is a matter of regret, however, that the lands thus acquired are so thickly interspersed with private lots, whereas

the successful management of the preserve requires that the territory should be in solid or contiguous tracts.

CUTTING TIMBER.

Since the standing timber is the only valuable element in forest property in tax sales of wild lands, its removal manifestly makes the security worthless, although the soil remains. The State has been grievously imposed upon in these tax sales, and speculators have had by far the best of the bargain. The remedy is about to be applied, but if it could have been discovered twenty years ago and applied then, the State of New York would to-day possess one of the finest forests to be found in any State of the Union.

REPAIRING ROADS AND BRIDGES.

In the more mountainous and densely-wooded portions of the Adirondack and Catskill regions, the population is necessarily poor and scattered, and consequently the great burden of the care of the roads and bridges is thrown upon a few. Were it not for interested parties, such as the summer hotel keepers and those who make it a business to transport summer tourists from place to place, this region would be very nearly inaccessible. As it is, good roads have been built and are still kept in repair by private enterprise. New roads are opened every year, lessening the distance to leading resorts from the lines of railroad, or penetrating into and opening up new regions hitherto only reached by trail or bridle path. The people of this State have no desire to see 1,000,000 or more acres of its territory relegated to solitude and desolation, but prefer to have it thrown open to the tourists and pleasure-lovers. The wilderness has become a great place of resort, and the caring for the multitude has grown into an extensive and lucrative business, furnishing the means of support for a considerable population. It is these people who are most active and interested in securing good roads, and who are looking to the State for such assistance as can be rendered. In many cases, large tracts of State lands abut for long distances on both sides of a road; still the adjoining individual owners are obliged to keep the road in repair or suffer the loss of their property by reason of the non-payment of the tax levied for that purpose.

The State cannot be expected to maintain a force of paid laborers to look after the roads in this section and to rebuild the bridges when washed out by some flood, but it could, without detriment, share a portion of the expense, inasmuch as it enjoys as a land-owner a portion of the benefits. Neither should the State lend financial or other aid to further the schemes of any lumber company to reach hitherto uncut

timber lands, and thereby hasten the destruction which it is endeavoring by other instrumentalities to prevent.

Where roads pass over lands belonging to the State, the Forest Commission is desirous of seeing such sections treated as fairly as the rest, and in the repairs to have as much justice shown to State interests as though an official representative were there on the ground to look after such interest.

CO-OPERATION OF GUIDES.

The Commission is desirous of securing the friendly co-operation of the guides in the Adirondack and Catskill regions. No other class of residents of these sections have such an intimate knowledge of, or are concerned so much with, the woods and forests as the guides. Their calling sends them to the most remote sections; year by year they become more and more familiar with the peculiarities of the woods; month after month they tramp through valley and over mountain; they know the location of each lake, and where the rivers take their rise; they know the wind-falls and burnt districts; they know where the lumbermen and thieves have been; they know where there is danger of fire, and they know how to avoid it.

What better class could the Commission have in their service? The guides are the companions of the careless tourists, and they may be the neighbors of the unthrifty farmer who burns the woods. It is safe to say there are 1,000 persons engaged in this service in the Adirondack region, and probably 100 in the Catskills. These people will readily see the necessity of co-operating with the Commission in the effort to keep out fire and preserve the woods. City people do not travel miles to see a blackened and barren waste, or to undergo the torture of a torrid sun blazing down on a denuded mountain. They come to see the woods, to retire to their deep shades. They will climb rugged paths to reach the top of a mountain where a view may be obtained of range upon range of mountains heavily clothed in thick forests. They will travel miles through the woods in a narrow path to float on some lake, forest-bordered even down to the water's edge. They pay willingly for the privilege of being taken to such places, and for being allowed to view such scenes. It is not the State that gets the pay, but the guide, and the greater the popularity of his section the larger are his returns. If there is discrimination at all, it is in favor of this one class of individuals. It is virtually a protection thrown around their interests by the State assuming control of the public lands which form so great a part of the territory over which they are allowed to have free range.

PEELING SPRUCE TREES FOR COVERING CAMPS.

Bark peeling, as generally understood, means the taking of the bark from felled hemlock trees, using it for tanning leather and the logs for sawing up into lumber. There is another kind of bark peeling, however, which utilizes a portion of the bark, but none of the tree. The tree thus girdled dies, soon decays and falls down. Every hunter builds one or more camps each year. Much mischief in the woods is attributed to this class, and at times their depredations are most annoying and very expensive to owners of large tracts of forest lands. One owner, alluding to their persistency, said: "The hunters would find their way into the woods if they had to go in balloons."

The name of the inventor of the bark shanty has been lost to posterity, but his methods have been handed down in all their perfection. Every pot-hunter knows how to build one, and does it on the least provocation. This is his method: A level spot is selected on the bank of some stream or the shores of a lake or pond on moderately elevated ground where there is good drainage and a spring near by. Though the shanty is to be but a temporary one, lasting until the winter snows break it down, still the injury inflicted on the forest is just as great as though permanency were the aim. Enough young saplings, maples or birch are cut, and a skeleton frame is made by placing two crotched uprights at a distance apart equal to the width of the shanty desired, with a cross-pole resting in the crotches; other poles rest on the cross-pole at one end and are stuck in the ground at the other, thus forming the sloping back of the shanty. Still others are stuck in the ground at the sides. Each of these poles is a young, straight, thrifty sapling, the survival of many seedlings, and would become, if unmolested, one of the forest trees of a generation or two hence. Another style of frame may be adopted. Two bent or bowed saplings are cut, stuck in the ground and fastened together at the top for the front frame; another larger and longer bent pole is well anchored in the ground at one end and fastened to the top of the front frame at the other; shorter poles are stuck in the ground and sprung over and fastened to the back-piece. The frame being finished at the expense of a very great number of saplings, the whole is covered with spruce bark peeled from the largest, straightest, soundest and best trees to be found in the vicinity, in order that the shanty may be warm and not leak during rain storms. If spruce happens to be plenty about the camp, such trees as will furnish desirable sheets of bark are immediately attacked.

A circular cut in the bark is made with an axe, as low down as the tree is straight and sound, and also a similar cut as high up as the chop-

per can reach, making two rings from five to six feet apart; these two girdling cuts are then connected by a vertical one, and the edge of the axe inserted under the bark to start it; the rest of the operation is finished with a stick slightly bent and flattened or sharpened at one end and called a "spud."

The bark comes from the tree soft and flexible and can be spread out flat without danger of cracking it; these sheets are laid over the frame, shingle fashion, and either stay on of their own weight or are slightly fastened with shingle nails to the frame-work of poles. As the hunter will not peel above his reach, from fifteen to twenty of the best spruce trees are thus barked and killed to make a single shanty, which, coupled with the destruction of saplings, is all out of proportion to the amount of benefit derived, and should be prohibited wholly or in part. If parties will camp out in the woods, a canvas tent makes a good shelter, or if they cannot sleep well unless sheltered by a bark shanty, it may be allowable to build such, but the bark for the covering should be peeled from a tree felled for that purpose, and such tree felled must be first peeled, even up to the branches, making use of all the sound bark on that one tree, before another is cut down. Trees thus felled and peeled must be utilized for fire-wood as far as possible, including the trunk and branches, to the end that no dry tops be left around the camp to catch and carry fire. Instructions to this end have lately been issued to our foresters. Where a large camp is built with a body of logs and the roof of poles and bark, the logs for the body can be made in a great measure to yield the bark for the roof. The attention of guides and tourists is called to this matter, and they are requested to give it careful thought and devise means by which this wholesale destruction of trees about camps may be avoided. A clearing thus begun is sure to extend on all sides from year to year, till finally the camp, standing in an open space exposed to the heat of the sun, becomes uncomfortable in the day-time and drenched with dew in the night; the spring dries up, and wood has to be brought from a distance. Finally the site is abandoned, and the same operations repeated in another more sheltered and favored locality.

BRINGING MEN TO TRIAL IN ADJOINING COUNTIES.

The Commission at the very outset is confronted by a work of no small magnitude. Reports, well authenticated by trustworthy persons, are coming to them, of depredations on the timber lands of the State of an extent and audacity that scarcely seem credible. These depredations are by individuals and also by organized bands of despoilers, who in one section range over parts of three counties. These men have become bold through years of unmolested plundering, and some

even openly defy and threaten any who would interfere with what to them has come to be looked upon as their right. One of the first acts of the Commission was to take active steps in this matter, and to stop it at once so far as they had the power and money at their command to do it. To this end detectives were sent into one of the worst localities, and after some effort secured convincing proof of the operations of the thieves, together with the names of the culprits. Under the present law trial must be held in the county where the offense is committed, or an order obtained from a judge of the Supreme Court for a change of venue. In the former case it would be next to impossible to convict in the case of a timber theft; the guilty person may be possessed of some wealth and social influence; his friends and neighbors may be engaged more or less in the same business; their fears or sympathies would have a tendency to mold their opinions, and with some of their friends on the jury no amount of evidence could secure a conviction. Besides, the sympathies of the community naturally lie with the arrested parties, since where crime has been so openly committed for generations the idea of punishment has become obsolete, and any attempt at enforcing law is looked upon with contempt and treated lightly. By taking defendants out of their own county and holding them to trial in a community not in sympathy with the spoliation of public lands, it seems to us that the ends of justice would be more readily accomplished, to the honor of the State and the upholding of the laws. Frequently it might happen that long delay would be caused, under the existing law, for change of venue. A motion for change of venue almost necessarily causes long delay. Such delay might seriously interfere with the ends of justice; often defeats the object aimed at, and without doubt will bring the workings of the Commission into ridicule, whereas it is desirable that this lawless class be taught a salutary respect for its power. The passage of a simple law covering this matter of depredations on State lands (changing the venue to some county where the residents do not regard the State forests as a piece of commons) would place the Commission in better shape to put a speedy end to this evil, with less machinery and cost than under the present system. They would commend this subject to the consideration of your honorable body.

LUMBERMEN CUTTING DOWN TO TWELVE INCHES ON THE STUMP.

The reports of our agents and foresters have furnished us with a mass of information in relation to lumber operations in the different counties including the forest preserve. The practice of close cutting varies somewhat according to the scarcity of the timber or the demands of the market. A lumberman may have a large order to fill and no

very heavy timber to cut from. He will cut close, even down to eight inches diameter on the stump, in order to make up his requirements. Another may have a similar order, but being the owner of lands never cut over, can fill it by cutting larger trees, requiring less labor and returning a larger profit, in which case he only cuts down to twelve inches diameter at the stump. Twenty years ago, when comparatively little lumbering had been done in these parts except for the purpose of clearing land for agriculture, no tree was cut that would not measure twenty inches at the scale end. Sixty years ago the harvest of great pines was gathered in from along the valleys of our rivers and along the shores of the lakes. These pine lands were cleared and what timber was not shipped to England went up in smoke and flame to make way before the advance of civilization.

The Forest Commission cannot frame rules to regulate the cutting of timber on any lands except those belonging to the State, but they feel at liberty to call attention to the short-sighted policy of those lumbermen who, to supply a present demand, cut without any regard for the future and thus cripple the productiveness of their forests. In many places the people tell us of lands being lumbered over for the second time, and even the third time, and say that the timber now obtained is of a superior quality to that cut from old forests. It is sounder, more free from shake, and worth more to-day than the original timber which came from the same lands. This is doubtless owing to the fact that the full-grown trees being pruned out and removed there is left more room and a better opportunity for the younger trees to grow and expand. The young trees get a new and increased supply of sunshine, air and moisture. Again, where so many of one species are removed there is great cause to fear its total extermination. In the first place the supply of seed will receive a decided check and become scant, or fail altogether; and in the second place the young seedling trees are deprived of the shelter of large trees which is necessary during the first few years of their growth. This lack of shelter very much interferes with their development and prevents a vigorous, healthy growth. We have no reliable statistics relating to the yearly rate of increase in growth of spruce and hemlock, but from the fact that fifteen to twenty years elapse between the first and second lumbering of a piece of forest land, it would seem that this interval about covers the period during which the timber under eight inches in diameter increased to twelve inches or more, and the time necessary for seedlings to reach a fair growth, in the neighborhood perhaps of eight inches in diameter. Close cutting keeps the size of the timber below a fair average. If a section were cut and afterward not touched for a long term of years, the forest would surely reproduce itself and

yield large, fine timber, but the repeated cuttings must eventually result in the extermination of the spruce and hemlock as was the result of the pine, even if the worse misfortune of fire does not occur, denuding the lands entirely of timber and destroying its capacity for regrowth. Those lumbermen who look for a continuous supply from their forest lands, find it to their advantage to spare all soft wood trees that have not attained a mature growth. They maintain that they get a better quality of timber in the end, and more market logs to the acre. The welfare of the forests depends on some united action on the part of the lumbermen in this matter, else the business, so far as the soft varieties of lumber are concerned, must come to a speedy end.

PRESUMPTIVE EVIDENCE OF GUILT IF FIRES ARE LIGHTED BY GUIDES OR TOURISTS.

The Adirondack and Catskill regions might with truth be said to be occupied by a vast population during three months of the year, a floating population, whose stay extends from one week to three months, people whose sole aim is health and enjoyment. These take into their employ others, men who, from long residence in and familiarity with the woods, are able to conduct the pleasure seekers from point to point, and who go under the general name of guides. These people and these guides do not meditate any acts of lawlessness nor harbor any desire to injure the property of another, nor of the State. Still, many disastrous forest fires, costing the State and other owners of forest lands thousands of dollars, are directly traceable to their carelessness. The law requires the Commissioners to post notices throughout the regions embracing the forest preserve, calling public attention to the rules for the protection and extinguishment of fires on forest and waste lands. It is hoped that these rules will have the effect of inducing caution where little or none has heretofore been exercised. It is desirable also to attach the blame, when fires start through such carelessness, where it belongs, and the Commissioners recommend that a law be passed making it presumptive evidence of guilt if the origin of a fire can be traced to the operations of a guide or tourist, whether any malicious intention existed or not. The fear of a penalty will be the means of instilling proper caution in regard to the use of fire, and caution is absolutely necessary, since a lack of it has caused wholesale destruction of forests and forest-bearing soil. Fire has proved to be the greatest enemy to property of this nature.

The people of these sections say that the laws cannot be made too strong in the matter of fire, and that the strongest that can be framed should be passed and rigidly executed.

By paragraph 7 of the act creating this Commission, the islands in Lake George have been turned over to its care and control. This charming lake, so popular as a summer resort and tourist route, attracts yearly many thousands to its shores and beautiful islands. Hotels of the best class, large and small, front upon its waters, while the foliage of its islands shelters each year the white tents of parties who there find rest and recreation. The lake is situated in Warren and Essex counties, while part of its eastern shore forms one of the boundary lines of Washington county.

It is impossible to state here the exact number of islands in this lake. There is a popular tradition that there are 365, "one for every day in the year," but after a careful examination of various maps and surveys, it appears that there are about 200, and this count embraces many which are mere rocks, with but a small surface projecting above the water. But, whatever their number may be, the State owns all of them, with the exception of those on the following list, which were sold by the State to private parties at various times as stated :

Dome island, October 11, 1855 ; Clay island, December 31, 1855 ; Fourteen Mile island, June 10, 1856 ; Whortleberry island, August 3, 1858 ; Hiawatha island, April 15, 1859 ; Tea island, April 15, 1859 ; Three Brothers island, April 15, 1859 ; Picnic island, August 15, 1859 ; Seven Mile island, October 12, 1861 ; Turtle island, November 13, 1861 ; Flea island, November 26, 1861 ; Hog island, December 4, 1861 ; Little Green island, December 6, 1861 ; Harbor island, December 28, 1871.

Although these are the only islands that the State records show to have been sold, still many others are occupied by parties who have obtained appointments as "custodians," and by virtue of such have entirely excluded the public. In some cases these custodians have built summer houses on their islands, and proceeded in all respects the same as if they were the rightful owners. As a result, complaints have arisen from every side. Citizens of the highest worth and respectability have appeared personally before this board, asking that, in the exercise of its lawful powers, the Forest Commission should prevent the further extension of this exclusive private occupation to other islands of the lake. The Commissioners will give this matter their careful attention, and will endeavor to adjust matters satisfactorily with a view to the rights of all concerned. They desire to hold this Hundred Island park for the benefit of every citizen, and extend the invitation to all to avail themselves of its wondrous resources for enjoyment. The summer visitor, bent on pleasure, need not look for a more attractive place, while the invalid, tired of heated cities, will

here find needed rest by the placid waters and in the quiet seclusion of its wooded isles.

ARBOR DAY.

There seems to be a popular and urgent demand throughout the State that an additional holiday shall be legalized and the day devoted to tree planting, tree culture and education in forestry. In many of the States a holiday of this character is observed. Nebraska was the first to inaugurate the movement, it having done so in 1874, since which its good example has been followed by several other States. In Ohio the day is designated by a proclamation of the Governor, but in the other States the day is observed in accordance with requests emanating from the State Agricultural Associations. In Iowa it was instituted by the Horticultural Society; in Minnesota by the State Forestry Association, and in West Virginia the day is set apart for the schools by order of the State Superintendent.

The Forest Commission of this State appreciate the importance of inaugurating a similar movement and are in sympathy with any plan which will tend to stimulate public sentiment in favor of tree culture and forest preservation. But the selection of an Arbor Day, with a proper line of action to be pursued, is attended with difficulties which make the matter a question not easily solved. The subject requires more consideration than the board could devote to it during the short period since their organization, pressed as they were with more urgent and important matters, and they consequently cannot recommend at present any particular date as an additional legal holiday.

One of the chief difficulties which presents itself in this matter is the difference of climate existing in so large a State. A date selected for an Arbor Day might be suitable for the early spring peculiar to the Chemung Valley, but wholly unsuitable for the upland counties of the Adirondacks. As a matter of fact, in this very season, while tree planting was going on in Queens county, our forester in Clinton county reported that (April 5th) loaded teams were crossing on the ice at Plattsburgh. In such a state of things it is difficult to recommend to your honorable body any particular date as an Arbor Day. Tree planting to succeed should be undertaken as soon as the frost leaves the ground, a condition whose occurrence varies much in time throughout so large a State as ours. Again, even if a State be small enough or fortunate enough to have a uniform climate throughout its entire extent, yet, the season will vary each year, and a date which might be accompanied by favorable conditions one year might in the next find the country either ice bound or too far advanced in the warmth of an early spring.

A fair solution of this difficulty has been considered by the board, and it is this: That, owing to the varying condition of our climate, citizens, forestry associations or public schools should plant their trees whenever the local conditions are most favorable, and that later in the season, when the weather is more propitious for an out-door holiday, the Arbor Day exercises shall take place.

The nearest date when pleasant weather could be depended on throughout the State would occur in May. We already have a holiday on the thirtieth of that month, and so the suggestion seems a proper one that the Arbor Day exercises take place on Memorial Day. *And there must be some exercises connected with the day to make it successful.* There must be singing, recitations, speeches and sentiment, or else the tree planting, divested of these adjuncts, will soon resolve itself into the prosy details of an agricultural process and be abandoned altogether.

Another idea suggests itself in this connection. Throughout our State only the larger cities can indulge in the parades incidental to Decoration Day, while in the villages and rural districts the day is very apt to be unobserved. There are no regiments and bands to parade; occasionally some little company of veterans appear, but their decreasing ranks indicate that this feature of the day must soon be omitted. Again there are but few soldiers' graves throughout the country villages which can be decorated, for the soldiers who were killed in battle were buried where they fell. Though they rest in far-off graves their memory is ever present in their homes, and so what better observance could be held on Memorial Day than dedicating trees which in coming years should bear their names and keep their memory green. The tree fostered by loving care and bearing its tablet, properly inscribed, would for generations to come be a far better monument than the moss-grown, crumbling marbles of the village churchyard. The tired wayfarer resting beneath its grateful shade will ponder over the story of heroism recorded there, and children playing beneath its spreading branches will learn the story of the tree and with it the lesson of loyalty that will constitute the future bulwark of the Nation's liberty.

So let our Memorial Day be also an Arbor Day. Let each Grand Army Post, in addition to strewing the flowers which become withered and scattered on the morrow, dedicate some tree to the hero whose name is lettered on their guidons; let each household plant some beautiful elm or maple, and name it in honor of the loved one who fell while fighting for his flag; and let every school dedicate and assume the foster care of some tree in honor of their hero, whether he be soldier, scholar, statesman or poet.

If dedicatory exercises are to be held on Memorial Day, then there should be a preliminary day, when the trees are to be planted. The date of this will vary according to the climatic requirements of each particular season or locality. As early in the spring as possible, each school principal should notify the pupils that in the next week the first fair day will be given to them for a holiday, in which they will repair in a body to the woods, where they can assist or witness the work of transplanting the young trees which are to be dedicated on the succeeding Arbor Day. With the prospect of such an additional holiday in the woods, the children may be safely relied upon to see that the annual tree-planting is not overlooked or neglected.

The Commissioners feel constrained to present these suggestions, instead of recommending any definite date for an Arbor Day, and the suggestions are offered more with a view to eliciting some expression of public opinion than as a matured plan.

There are some other matters which we consider worthy of your attention, but which properly belong in an appendix, and will be found there.

We would respectfully call your attention to Appendix "A," in which will be found a schedule of laws containing the previous enactments regarding the preservation of trees and forests, tree planting along highways, etc., together with the law prescribing the method of procedure in tax sales.

In Appendix "B" will be found the bibliography of forestry, or a list of the various books which have been written on this subject. They are given under the name of the public library in which they may be found. These catalogues have been compiled in the office of the Commission, after extensive correspondence with the larger public libraries throughout the country. They evidence the vast amount of care and thought which has been bestowed on this subject by thinkers and writers, both here and abroad. The list is commended to the attention of all patrons of forestry or those desirous of studying the subject, with the hope that it will be of use to many who may reside in the vicinity of the libraries mentioned.

In Appendix "C" we offer to the consideration of your honorable body the valuable and important list of State lands in the forest preserve. It mentions in detail every lot of this wide domain, giving the lot number, original tract or patent, the number of acres in each lot owned by the State, the years in which the tax-sale occurred, and the number of acres conveyed in each sale. This list of lands is of great value and importance, as it is the real basis upon which the Commission must execute its work. It has been compiled and tabulated in

our office with patient care, from the documents and records furnished through the courtesy of Hon. Alfred C. Chapin, State Comptroller.

In conclusion, the Commissioners would say that they find the charge of this new department fraught with cares and responsibilities. They do not seek to evade the burden in the least, but they look to the Legislature and the people of the State for the support and encouragement necessary to success.

TOWNSEND COX,
SHERMAN W. KNEVALS,
THEO. B. BASSELIN.

.

APPENDIX "A."

L A W S O F N E W Y O R K

PERTAINING TO

FORESTS, TREE CULTURE AND THE ACQUIRING OF
STATE LANDS BY TAX SALES.

Forest legislation in New York is not altogether a matter of recent date. The Colonial Laws of New York embrace provisions for the care and protection of the forests, even to prohibiting land-owners from cutting certain kinds of timber on their own lands, such as trees suitable for masts, ship building, etc.

The colonists evinced a solicitude for the preservation of their forests, which contrasts strangely with the apathy of to-day. But then they had just come from countries where a timber famine had impressed them with the folly of neglecting such provisions.

The following laws cover all of the enactments which are operative at the present time, except the Forest Commission Act, which appears elsewhere (page 5). The laws governing tax sales are also inserted, as they show the process by which the State acquired the ownership of the forest preserve :

REVISED STATUTES — LAWS OF NEW YORK (1876).

[EXTRACTS.]

FOREST FIRES.

Vol. 2, page 985, paragraph 1: "Every person negligently setting fire to his own woods or negligently suffering a fire kindled upon his own wood or fallow land to extend beyond his own land, shall forfeit treble damages to the party injured thereby. Every person so offending shall also be deemed guilty of a misdemeanor, and on conviction shall be punished by fine or imprisonment or both, at the discretion of the court ; such fine not to exceed one thousand dollars and such imprisonment not to exceed one year."

Paragraph 2 : “Whenever the woods in any town shall be on fire, it shall be the duty of the justices of the peace, the supervisor, and the commissioners of highways of such town, and each of them, to order such and so many of the inhabitants of such town liable to work on the highways, and residing in the vicinity of the place where such fire shall be as they shall severally deem necessary, to repair to the place where such fire shall prevail, and there to assist in extinguishing the same or in stopping its progress.”

Paragraph 3 : “If any person so ordered to repair to and assist in manner aforesaid shall refuse or neglect to comply with any such order he shall forfeit and pay the sum of fifty dollars, and shall also be deemed guilty of a misdemeanor, and on conviction shall be punished by fine or imprisonment or both at the discretion of the court; such fine not to exceed one hundred dollars, and such imprisonment not to exceed sixty days.”

Paragraph 4 : “Every forfeiture recovered under the last section shall be applied as a reward to such person or persons as the officers above mentioned or a majority of them shall deem best entitled thereto, for superior exertions in extinguishing or stopping the progress of such fire.”

PLANTING SHADE TREES.

Vol. 2, page 149, paragraph 77 : “Any inhabitant liable to highway tax who shall transplant by the side of the public highway any forest shade-trees or fruit-trees, of suitable size, shall be allowed by the overseers of highways in abatement of his highway tax one dollar for every four trees set out; but no row of elms shall be placed nearer than seventy feet; no row of maples or other forest trees nearer than fifty feet, except locust, which may be set thirty feet apart; fruit trees must also be set at least fifty feet apart; and no allowance, as before mentioned, shall be made unless such trees shall have been set out the year previous to the demand for said abatement of tax, and are living and well protected from animals at the time of such demand.”

Paragraph 78 : “Any trees transplanted by the side of the public highways, as aforesaid, in the place of trees which have died, shall be allowed for in the same manner and in the same conditions as in the preceding section.”

Paragraph 79 : “No person shall be allowed an abatement of his highway taxes, as aforesaid, more than one-quarter of his annual highway tax, and no one shall receive any abatement of tax for trees transplanted previous to the passage of this act.”

Vol. 2, page 168, paragraph 191 : “This act shall not be so construed as to diminish in any way, or interfere with, the authority of commissioners or overseers of highways, or any other authority legally exercised over highways or roads; but the said commissioners of highways of the several towns in this State, are hereby authorized to expend a part of the highway tax levied in their road districts, upon the sidewalks therein, and in planting shade-trees upon the public greens or squares in said towns, provided the roads are always kept in good repair.”

Paragraph 192 : “All persons owning lands fronting upon any highway (except in cities and incorporated villages) may make and have

sidewalks along such land in the highway, and may plant and have shade-trees along the road side of such sidewalks; such sidewalks, with shade-trees, shall not extend more than six feet in width from the outward line of such highway to the line of the center of such shade-trees; provided such highway is not more than three rods wide. In all cases where the highway is more than three rods wide, the central line of such shade-trees may be extended into the highway, from its outward line, a distance equal to one-fifth part of the width of such highway; provided such central line shall, in no case, exceed eleven feet from the said outward line of such highway; and for the protection of such walks or trees they may also construct a railing of one bar, of not more than three and a half feet in height, with posts and with openings at convenient distances, so as in nowise to prevent foot passengers from using such walks, upon the roadside adjacent and within two and a half feet of such trees, or, if there are no trees, then upon the road side of such sidewalks, on the same line on which trees may be planted as hereinabove provided. But no trees of the kinds named in chapter three hundred and twenty-two of the laws of eighteen hundred and sixty-nine* shall be planted nearer together than is therein provided."

Paragraph 193: "Any person or persons driving any team, vehicle, cattle, sheep, horses or swine, or racing or driving any horse willfully upon any such sidewalk, or who shall cut, mar, injure or destroy any shade-tree, shall be deemed guilty of a misdemeanor, and upon conviction before any justice of the peace, or other court having jurisdiction, upon complaint of the owner or any other person, shall be fined not exceeding fifty dollars or imprisonment in the county jail not exceeding thirty days, or both, for every such offense."

Vol. 2, page 175, paragraph 219 (§ 126): "All trees standing or lying on any land over which any highway shall be laid out, shall be for the proper use of the owner or occupant of such, except such of them as may be requisite to make or repair the highways or bridges on the same land."

Paragraph 220 (§ 127): "Any person owning land adjoining any highway not less than three rods wide may plant or set out trees on the side of such highway contiguous to his land, which trees shall be set in regular rows, at a distance of at least six feet from each other. Whoever shall cut down, destroy or injure any tree that has been or shall be so planted or set out, shall be liable in damages to the owner of such adjoining land."

Paragraph 221: "It shall be unlawful for any person or persons whatsoever, in this State, to hitch any horse or other animal to, or leave the same standing near enough to, to injure any fruit or forest tree that has been transplanted or used as a shade or ornamental tree around any school-house, church or public building, or along any public highway."

Paragraph 222: "Any person or persons guilty of violating the provisions of section one of this act (§ 221) shall be liable to prosecution by any person before any justice of the peace in the town where the offense is committed, and punishable by a fine not exceeding ten dollars nor less than one dollar, besides the costs of the action, and

* Chapter 322, Laws of 1869, is embodied in paragraph 77.

every such penalty, when collected, shall be paid by the justice, one-half to the overseers of the poor of the town in which recovery was had, and the remainder to the complainant, and the same process and means for the collection of the penalties imposed by this act may be issued and had as are now allowed by law for the collection of damages in actions of tort, but no provision of this act shall operate to interfere with any ordinance of the incorporated villages and cities of this State intended to secure the protection of shade-trees therein."

Vol. 3, page 602, paragraph 1: "Every person who shall cut down or carry off any wood, underwood, trees or timber, or shall girdle or otherwise despoil any trees, on the land of any person, without the leave of the owner thereof, or on the land or commons of any city or town, without having any right or privilege in such commons, and without license from the corporation or proper officers of such city or town, shall forfeit and pay to the owner of such land, or to such city or town, treble the amount of the damage which shall be assessed therefor, in an action of trespass, by a jury or by a justice of the peace, in cases provided by law."

Paragraph 2: "If, upon the trial of any such action, it shall appear that the trespass was casual and involuntary, or that the defendant had probable cause to believe that the land on which such trespass was committed was his own; or that such wood, trees or timber were taken for the purpose of making or repairing any public road or bridge, by the authority of a commissioner or overseer of highways, judgment shall be given to recover only the single damages assessed by the jury."

SECTION 413 OF THE PENAL CODE.

Negligence in respect to fires.—A person who negligently sets fire to his own woods, by means whereof the property of another is endangered, or who negligently suffers any fire upon his own land to extend beyond the limits thereof, is guilty of a misdemeanor.

SECTION 414 OF THE PENAL CODE.

Refusing to assist in extinguishing fire in the woods.—A person who, having been lawfully ordered to repair to the place of a fire in the woods and assist in extinguishing it, omits, without lawful excuse, to comply with the order, is guilty of a misdemeanor, and shall forfeit the sum of fifty dollars and be liable to fine and imprisonment.

SECTION 640 OF THE PENAL CODE.

Malicious injury and destruction of property.—A person who willfully:

1. Cuts down, destroys or injures any wood or timber, standing or growing, or which has been cut down and is lying on lands of another, or of the people of the State; or

2. Cuts down, girdles, or otherwise injures a fruit, shade or ornamental tree standing on the lands of another, or of the people of the State; or

3. Severs from the freehold of another, or the people of the State, any produce thereof, or any thing attached thereto, is punishable by

imprisonment not exceeding six months, or a fine not exceeding two hundred and fifty dollars, or both.

SECTION 654 OF THE PENAL CODE.

Injury to real or personal property, how punished.—A person who unlawfully and willingly destroys or injures any real or personal property of another, in a case where the punishment thereof is not specially prescribed by statute, is punishable as follows :

1. If the value of the property destroyed, or the diminution in the value of the property injured is more than twenty-five dollars, by imprisonment for not more than four years.

2. In any other case, by imprisonment for not more than six months, or by a fine of not more than two hundred and fifty dollars, or by both such fine and imprisonment.

3. And in addition to the punishment prescribed therefor, he is liable in treble damages for the injury done, to be recovered in a civil action by the owner of such property, or the public officer having charge thereof.

CHAPTER 61, LAWS OF 1831.

An act providing for the re-survey of the public lands.

PASSED March 12, 1831.

SECTION 1. The surveyor-general shall, within one year from the date hereof, cause township number eleven of the old military tract to be re-surveyed, and the lines and corners and numbers of the lots to be distinctly marked thereon, and an accurate map to be made of the same, a copy of which map shall be filed in the clerk's office of the town of Wilmington.

§ 2. Whenever the commissioners of the land office shall deem it necessary to have the lines of other tracts re-surveyed for the purpose of promoting the sale thereof, or for the better identifying the bounds of lots, it shall be lawful for them to direct the surveyor-general * to cause such surveys to be made.

CHAPTER 848, LAWS OF 1872.

An act to appoint commissioners of parks for the State of New York.

PASSED May 23, 1872.

The People of the State of New York, represented in Senate and Assembly, do enact as follows :

SECTION 1. A commission of State parks for the State of New York is hereby established.

* Such duties are now vested in the state engineer and surveyor.

§ 2. It shall be the duty of the commissioners to inquire into the expediency of providing for vesting in the State the title to the timbered regions lying within the counties of Lewis, Essex, Clinton, Franklin, St. Lawrence, Herkimer and Hamilton, and converting the same into a public park; such commissioners to report the result of their labors, together with such suggestions as they may have to present, to the legislature at its next session.

§ 3. Horatio Seymour, Patrick H. Agan, William B. Taylor, George H. Raynor, William A. Wheeler, Verplanck Colvin and Franklin B. Hough are hereby appointed commissioners under this act, to hold office for two years, to act without compensation.

§ 4. This act shall take effect immediately.

CHAPTER 297, LAWS OF 1876.

An act to prohibit the disposal of any part of the public lands on Lake George or the islands thereof.

PASSED May 15, 1876.

SECTION 1. No grant or lease of any of the islands in Lake George or of any land on any of said islands shall be made by the commissioners of the land office or by any board or officer of the State, until the further direction of the legislature, and any such grant or lease hereafter made without such express direction of the legislature shall be null and void.

§ 2. This act shall take effect immediately.

CHAPTER 479, LAWS OF 1880.

An act for the better preservation of trees and shrubbery on the islands in Lake George.

PASSED May 28, 1880.

SECTION 1. Any person who shall willfully remove, hack, hew, cut, deface or otherwise injure any tree, shrub or bush now standing or growing on any of the islands in Lake George belonging to the State, or hereafter shall erect any building thereon (except by consent of the board of commissioners of the land office, in writing), shall be deemed guilty of misdemeanor, and on conviction thereof shall pay a fine of not less than one dollar, and not exceeding the sum of twenty dollars, for each tree, shrub or bush so removed, hacked, hewed, cut, defaced or otherwise injured, and shall also pay a fine of not less than five dollars for each day that said building is allowed to remain after such conviction. In case when conviction is had for erecting any building the court shall direct, etc., etc.

CHAPTER 13, LAWS OF 1883.

An act to prohibit sales of lands belonging to the State in the counties of Clinton, Essex, Franklin, Fulton, Hamilton, Herkimer, Lewis, Saratoga, St. Lawrence and Warren.

PASSED February 6, 1883.

SECTION 1. Hereafter and from the passage of this act no sales shall be made of lands belonging to the State situated in the counties of Clinton, Essex, Franklin, Fulton, Hamilton, Herkimer, Lewis, Saratoga, St. Lawrence and Warren.

§ 2. Nothing in this act shall be construed as prohibiting the commissioners of the land office from conveying lands heretofore contracted to be sold, and not yet conveyed, to the purchasers thereof.

CHAPTER 470, LAWS OF 1883.

An act in relation to State lands (partition of interest).

PASSED May 25, 1883.

SECTION 1. Whenever the State of New York owns an undivided interest with any person in any real estate within this State, or holds and is in possession of any such real property, as joint tenant or tenant in common with any person within this State who has an estate of freehold therein, any such person may, upon obtaining the consent in writing of the comptroller thereto, maintain an action for the partition of said property according to the respective rights of the parties interested therein, and for a sale thereof if it appears that a partition cannot be made without great prejudice to the owners, in the same manner as if the State were not entitled to exemption from legal proceedings, and with the same force and effect as in other cases, except no costs shall follow judgment thereon. A copy of the summons and complaint in such action shall be served upon the comptroller of the State, and it shall be his duty to deliver the same to the attorney-general for proper appearance for the State.

§ 2. In case any forest lands situated in the counties of Hamilton, Herkimer, St. Lawrence, Franklin, Essex, Clinton, Saratoga, Fulton or Lewis, in which the State is a joint owner or tenant in common with any person or persons, is sold in pursuance of a judgment of the court, as provided in section one of this act, the comptroller shall, in behalf of the State, attend the sale of said lands and purchase the same for the State, if said lands can, in the judgment of the comptroller, be purchased at their fair value.

§ 3. For the purpose of paying for lands purchased upon partition sales, as provided in section three of this act, the sum of ten thousand dollars, or as much thereof as may be necessary, is hereby appropriated out of any funds of the State not otherwise appropriated, such sums to be paid by the treasurer of the State upon the warrants of the comptroller. In case the funds hereinbefore appropriated shall at

the date of entry of a judgment of partition, as herein provided, be exhausted, the court shall, upon application of the attorney-general, direct that no sale be made until the expiration of two months after adjournment of the next session thereafter of the legislature.

§ 4. The commissioners of the land office may, in their discretion, sell any lands which have been any part of the canal lands of this State and which have been or may be determined and officially declared by the canal board to be abandoned by the State for canal purposes, and also any lands to which the State has acquired title by purchase, on the foreclosure of mortgages taken by any loan commissioner on the loan of certain United States deposit funds, or any loan of money authorized by this State, and also any lands lying within the corporate limits of any city or village and which has not been devoted by statute to some public use. The commissioners of the land office shall have no power to lease any forest lands lying within the counties of St. Lawrence, Franklin, Lewis, Hamilton, Herkimer, Essex, Fulton, Saratoga and Warren.

CHAPTER 153, LAWS OF 1884.

An act to enforce collection of taxes levied in the county of Lewis.

PASSED April 15, 1884.

§ 17. From and after the passage of this act, it shall not be lawful for the owners of any land in the county of Lewis, upon which taxes have been assessed and remain unpaid and due at the office of the comptroller of the State or at the office of the treasurer of said county, and the same remain unpaid, to peel bark or cut timber upon such land, or permit others to perform such work, and any such owner violating the provisions of this section shall be liable, upon conviction, to a fine of five hundred dollars for each and every offense. And upon sworn statement of such violation delivered or forwarded by the supervisor or one of the justices of the town in which the same is committed, to the county treasurer, it shall be the duty of said treasurer to cause parties implicated in said sworn statement to be prosecuted, and to recover the penalty imposed by this section.

CHAPTER 551, LAWS OF 1884.

An act making appropriation for certain expenses of government and supplying deficiencies in former appropriations.

PASSED June 14, 1884.

For the comptroller to pay the expenses of serving notices on occupants or despoilers of lands now owned by the State or bid in therefor at the comptroller's tax sale of eighteen hundred and eighty-one; or protecting the State's title to such lands by discharging them from the taxes due thereon, or of bidding them in at or redeeming them

from county treasurer's tax sale ; or preparing and recording deeds and certificates perfecting the State's title to such lands ; of definitely locating, appraising and examining them as may be required ; of protecting them from trespassers or despoilers and prosecuting all such offenders, and generally of guarding, preserving the value of and protecting such lands, the sum of ten thousand dollars, or so much thereof as may be necessary ; and for the employment of such experts* as he may deem necessary to investigate and report a system of forest preservation, the sum of five thousand dollars, or so much thereof as may be necessary, but such sum shall not be expended by such comptroller in case a separate appropriation for the same or similar purpose be made by the present legislature, although the expenditure of such separate appropriation may not be under the direction of the comptroller.

For the comptroller, for the purpose of paying for lands purchased upon partition sales, in pursuance of chapter four hundred and seventy of the laws of eighteen hundred and eighty-three, ten thousand dollars, or so much thereof as may be necessary. In case the sum hereby appropriated shall, at the date of entry of a judgment of partition as provided by chapter four hundred and seventy of the laws of eighteen hundred and eighty-three, be exhausted or insufficient, the court shall, upon application of the attorney-general, direct that no such sale be made until the expiration of two months after the adjournment of the next legislature.

REVISED STATUTES (1876).

[EXTRACTS FROM THE LAWS GOVERNING COMMISSIONERS OF THE LAND OFFICE.]

Vol. 1, page 410, paragraph 1 : “ The lieutenant-governor, speaker of the assembly, secretary of state, comptroller, treasurer, attorney-general and State engineer and surveyor shall be the commissioners of the land office.”

Vol. 1, page 603, paragraph 90 (§ 72) : “ The commissioners of the land office may require the sheriff of any county in which lands belonging to the people of the State, for which patents shall not have been issued, or any Indian lands may be situated, to examine and report to them and to the district attorney of his county, any trespasses that may be committed on such lands by cutting or carrying away the timber thereon.”

Vol. 1, page 603, paragraph 91 (§ 73) : “ Every district attorney on receiving any such report, and also whenever directed by the commissioners of the land office, shall commence suit against such trespassers for the penalty imposed in the next section, or shall present indictments against such trespassers to the grand jury of his county,

* Pursuant to this provision the comptroller, Hon. A. C. Chapin, appointed Professor Charles S. Sargent, of Harvard University ; D. Willis James, Esq., of New York city ; Hon. William A. Poucher, of Oswego, and Edward M. Shepard, Esq., of Brooklyn. This commission, whose members were well fitted for the various technical requirements of the work, made a report, January 23, 1885, whereupon the legislature passed the enactment under which the present Forest Commission was constituted.

as he shall judge most discreet. In either case he shall cause the witnesses to support such prosecutions to be duly subpoenaed, and shall conduct such prosecution to a final determination."

Vol. 1, page 603, paragraph 92 (§ 74): "Every person who shall trespass on any land belonging to the people of this State, or any Indian lands, by cutting or carrying away timber growing thereon, shall forfeit and pay the sum of twenty-five dollars for every tree that shall be cut or carried away by him, or under his direction."

SALE OF LAND FOR UNPAID TAXES AND THE CONVEYANCE AND REDEMPTION OF THE LAND SOLD.

Vol. 1, page 962, paragraph 77 (§ 33): "Whenever any tax charged on lands returned to the comptroller, and the interest thereon shall remain unpaid for two years from the first day of May following the year in which the same was assessed, the comptroller shall proceed to advertise and sell such land in the manner hereinafter provided."

Paragraph 78 (§ 34): "He shall make out a list or statement of the lands charged with such tax and interest, and so liable to be sold; and shall cause so many copies thereof to be printed as shall be sufficient to furnish each county treasurer with at least five copies, and each town clerk with at least two copies, and shall transmit to each county treasurer such number of said copies as shall be equal to five copies for such county treasurer and two copies for each town clerk in his county. And the comptroller shall also make and transmit to the county treasurer of each county a list or statement of all the lands in such county charged with such tax and interest, who, in addition to the publication in the State paper, shall cause the same to be correctly published and printed in each of the papers in his county designated by the board of supervisors for publishing the session laws, for the space of ten weeks prior to the commencement of such sale. If no newspaper shall have been designated to print the laws in any county, such list or statement shall be published in two newspapers of such county to be selected by the county treasurer; and if there shall not be two newspapers published in such county, then in two papers which the county treasurer shall ascertain to be most generally circulated in such county. But no error in the printed description in such newspapers shall vitiate or in any manner affect the validity of such sale; and all expenses of printing such list or statement shall be audited by the comptroller, and paid out of the treasury of this State, on receiving one copy of the newspaper containing the same, with an affidavit of the publication of such list or statement according to the provisions of this section, to be made by the printer, publisher, or some person to whom the fact of such publication shall be known.

Paragraph 79 (§ 35): "The comptroller may employ agents or messengers to transmit to such of the county treasurers as he may think proper, the copies of such lists of land liable to be sold for taxes; and the agents or messengers so employed shall require of each county treasurer to whom they shall deliver such copies, an acknowledgment in writing of the receipt thereof; which acknowledgment shall be delivered by such agents or messengers to the comptroller at least

eighteen weeks before the commencement of the sale of the lands mentioned in such lists."

Paragraph 80 (§ 36): "The reasonable compensation of such agents shall be fixed by the comptroller and paid out of the treasury; but the same shall not in any case exceed the amount of postage which would have been charged on the copies transmitted by such agents or messengers if they had been transmitted by mail."

Paragraph 81 (§ 37): "The expenses incurred by the State in printing and transmitting any list of lands liable to be sold for taxes, and in publishing notices of sale, shall be charged on the lands mentioned in said list, and shall be apportioned among the several tracts or parcels of such land, in such proportions as the comptroller shall deem just."

Paragraph 82 (§ 38): "The county treasurers shall retain in their office five of the copies transmitted to them, and shall permit all persons, at all reasonable hours, to examine the same; and shall cause the remaining copies to be delivered to the town clerks."

Paragraph 83 (§ 39): "The expenses which may be incurred by the county treasurer in the transmission of such lists shall be audited and paid as contingent expenses of the county."

Paragraph 84 (§ 40): "Every town clerk to whom such copies shall be delivered shall give notice at the opening of every town meeting for the election of town officers, that lists of all lands advertised for sale for taxes by the comptroller, are deposited in his office, and that they may be there seen and examined, at all reasonable hours, free of expense."

Paragraph 85 (§ 41): "After transmitting such copies to the county treasurers the comptroller shall cause to be published, once in each week, for twelve weeks successively, in all the newspapers in this State designated by the board of supervisors of the several counties for printing the laws, under the provisions of the act entitled 'An act for the publication of the session laws in two newspapers in each county in this State,' passed May fourteenth, one thousand eight hundred and forty-five, a general notice, stating that a list of all the lands liable to be sold for taxes has been forwarded to each of the county treasurers and town clerks in this State, and that so much of the said lands as may be necessary to discharge the taxes, interest, and charges which may be due thereon at the time of sale, will, on a day to be mentioned in such notice, and the succeeding days, be sold at public auction at the Capitol in the city of Albany."

Paragraph 86 (§ 42): "Every printer to whom such notice shall be transmitted for publication shall, within twenty days after the last publication thereof, transmit to the comptroller an affidavit of due publication, made by some person to whom the fact of publication shall be known."

Paragraph 87 (§ 43): "Whenever the comptroller, preparatory to a sale of lands for taxes, shall deem it necessary, in order to test the correctness of the descriptions thereof, he may apply to the board of supervisors of any county, for maps of any tracts of land charged with taxes, and returned from such county. And the board of supervisors to whom such application shall be made, shall furnish such maps, at the expense of the county, if they can be procured, and if not, they

shall then furnish such descriptions of the lands as they can obtain, with a statement of the quantity in each subdivision, if the same be divided."

Paragraph 88 (§ 44): "On the day mentioned in the notices, the comptroller shall commence the sale of such lands, and shall continue the same from day to day, until so much of each parcel so assessed shall be sold, as will be sufficient to pay the taxes, interest and charges thereon."

Paragraph 89 (§ 45): "The purchasers at such sale shall pay the amount of their respective bids to the State treasurer, within forty-eight hours after the last day of the sale; and if any such purchaser shall refuse or neglect to pay the same within that time, the comptroller may state an account against him, and deliver it to the attorney-general, who shall be entitled to recover the same from the purchaser, by an action in the name of the people of this State; and for that purpose he shall forthwith cause a suit to be instituted therefor; or the comptroller may, in his discretion, resell the said lands upon which such bids so remaining unpaid were made, as hereinafter provided."

Paragraph 90 (§ 46): "After such payment shall have been made, the comptroller shall give to the purchaser of any such lands a certificate in writing, describing the lands purchased, the sum paid, and the time when the purchaser will be entitled to a deed."

Paragraph 91 (§ 47): "At any time after the expiration of three months from the conclusion of any sale of lands for taxes, pursuant to this act, when any purchaser at such sale shall not have paid the amount of his bid, or the same shall not have been collected from him, it shall be lawful for the comptroller to cancel such sale, by which all the rights of the said purchaser under such bid shall be extinguished."

Paragraph 92 (§ 48): "When the comptroller shall have canceled any sale in the manner above provided, he may issue a certificate of such sale to any other person who will pay the amount for such certificate which would be payable by the original purchaser, in case the said sale had not been canceled, or if such certificate cannot be sold, he may transfer the same to the people of the State."

Paragraph 93 (§ 49): "The change of purchaser shall be noted in the sales book, and the time when made; and the certificate issued to such new purchaser shall confer the same right to him and his legal representatives as he would have acquired had he been the successful bidder at the sale."

Paragraph 94 (§ 50): "The owner or occupant of any land sold for taxes, or any other person, may redeem the same, as hereinafter provided, at any time within two years after the last day of such sale, by paying to the State treasurer, on the certificate of the comptroller, for the use of the purchaser, his heirs or assigns, the sum mentioned in his certificate, with interest at the rate of ten per cent per annum from the date of such certificate."

Paragraph 95 (§ 51): "Any person claiming an undivided part of any tract, lot or piece of land sold for taxes, may redeem the same on paying, as aforesaid, such proportion of the purchase-money and interest as he shall claim of the lands sold."

Paragraph 96 (§ 52): “Any person claiming an undivided share in any tract or lot of land, out of which an undivided part shall have been sold for taxes, may redeem his undivided share by paying, as aforesaid, such proportion of the purchase-money and interest as he shall claim of the lands sold.”

Paragraph 97 (§ 53): “Any person claiming a specific part of any tract, lot or piece of land sold for taxes, may redeem his specific part by paying, as aforesaid, such proportion of the purchase-money and interest as his quantity of acres shall bear to the whole quantity of acres sold.”

Paragraph 98 (§ 54): “Any person claiming a specific part of any tract or lot of land out of which an undivided part shall have been sold for taxes charged on the tract or lot, may redeem his specific part by paying, as aforesaid, such proportion of the purchase-money and interest as his quantity of acres shall bear to the whole quantity taxed.”

Paragraph 99 (§ 55): “Any person claiming a specific part of any tract or lot of land out of which specific part belonging to some other person shall have been sold for taxes charged on the whole tract or lot, may exonerate himself from all liability to contribute to the owner of the part sold by paying, as aforesaid, at any time before the expiration of the time allowed for the redemption, such proportion of the purchase-money and interest as his quantity of acres shall bear to the whole quantity taxed; and such payment shall operate as redemption of a proportionate part, according to the amount paid, of the lands sold.”

Paragraph 100 (§ 56): “In every case of a partial redemption pursuant to either of the last five sections, the quantity sold shall be reduced in proportion to the amount paid on such partial redemption; and the comptroller shall convey accordingly.”

Paragraph 101 (§ 57): “Whenever the lands of any one person shall be sold for taxes assessed conjointly on the lands of such person and the lands of another person, and such other person shall not pay his due proportion under section fifty-two of this act, the person whose lands shall be sold may redeem the same on paying, as aforesaid, the purchase-money and interest; and he shall be entitled to recover from such other person whose lands were assessed with his, a just proportion of the redemption moneys so paid, with lawful interest from the time of such redemption; but no suit shall be brought for the recovery of such proportion until after the expiration of the time allowed for redemption.”

Paragraph 102 (§ 58): “If such owner shall not redeem the land sold, and the same shall be conveyed by the comptroller, such owner may recover from such other person the same proportion of the value of the land sold and conveyed that he ought to have paid of the tax, interest and charges for which the land shall have been sold. In all actions under this or the last preceding section, the certificate of the State treasurer, countersigned by the comptroller, duly stating the facts in relation to such redemption or sale and conveyance, shall be presumptive evidence of such payment and of all facts therein stated.”

Paragraph 103 (§ 59): “Every judgment obtained under either of the last two sections, shall have priority as against the lands of the

defendant therein, on which the tax was assessed, and for which such proportional part ought to have been paid, to all mortgages executed and all judgments recovered, since the twenty-third day of April, eighteen hundred and twenty-three."

Paragraph 104 (§ 60): "But such judgment shall not be entitled to such priority, unless at the time of docketing the same the plaintiff cause an entry to be made by the clerk in the docket thereof, specifying that such judgment has priority, as a lien on certain lands, over mortgages and other judgments pursuant to the laws regulating the collection of taxes, which entry shall be a part of such docket."

Paragraph 105 (§ 61): "The comptroller shall, at least six months before the expiration of the two years allowed for redemption, prepare a notice for each county, in which there shall then appear to be any lands sold for taxes and redeemed, specifying particularly every parcel remaining unredeemed, and the amount necessary to redeem the same, calculated to the last day on which such redemption can be made, and stating that unless such lands are redeemed by a certain day, they will be conveyed to the purchaser; and he shall cause such notice to be published once in each week, for at least six weeks successively, in the newspapers designated by the boards of supervisors of such counties respectively to publish the session laws; such publication to be in the body of the newspaper, and not in a supplement; and the said six weeks' publication to be completed at least eighteen weeks before the expiration of the two years allowed for the redemption. The boards of supervisors of the respective counties shall audit and pay the expenses of such publication."

Paragraph 106 (§ 62): "If no newspaper shall have been designated to print the laws in any county in which such lands are situated, such notices, and lists or statements shall be transmitted and published as above provided, in two newspapers of such county, to be selected by the comptroller; and if there shall not be two newspapers published in such county, then in the two newspapers which the comptroller shall believe to be most generally circulated in such county."

(For extra clerk hire in the office of the comptroller, in preparing for a sale of lands for non-payment of taxes, and for the expense of printing and publishing the notices of the sale of such lands for the period prescribed by law, under the direction of the comptroller, who is authorized to designate the papers in which the notices of sale of lands for non-payment of taxes shall be published, fifteen thousand dollars.)

Paragraph 107 (§ 63): "If no person shall redeem such lands within such two years the comptroller shall, at the expiration thereof, execute to the purchaser, his heirs or assigns, in the name of the people of this State, a conveyance of the real estate so sold, which shall vest in the grantee an absolute estate in fee-simple, subject, however, to all the claims which the people of this State may have thereon for taxes, or other liens or incumbrances."

Paragraph 108 (§ 64): "Whenever any certificate given by the comptroller for lands sold for taxes shall be lost, or wrongfully withheld by any person from the owner thereof, the comptroller may receive evidence of such loss or wrongful detention, and on satisfactory proof of the fact may execute and deliver a deed to such person as

may appear to him to be the rightful owner of the land described in the certificate."

Paragraph 109 (§ 65): "Such conveyance shall be executed by the comptroller, under his hand and seal, and the execution thereof shall be witnessed by the deputy comptroller, surveyor-general or treasurer, and all conveyances hereafter executed by the comptroller of lands sold by him for taxes, shall be presumptive evidence that the sale, and all proceedings prior thereto, from and including the assessment of the land, and all notices required by law to be given previous to the expiration of the two years allowed to redeem, were regular, according to the provisions of this act, and all laws directing or requiring the same, or in any matter relating thereto. But when the person or persons claiming title under such conveyance, or the grantees or assignees of such persons shall be in possession of the land described therein, either by himself or themselves, or his or their grantees, assignees, agents, tenants or servants, then such conveyance shall be presumptive evidence of the facts above stated, whatever may be the date of such conveyance."

Paragraph 110 (§ 66): "It shall be the duty of the comptroller to bid in for the State, at any sale of land for taxes, every lot of land by him put up, for which no persons shall offer to bid; and certificates of such sale shall be made by the comptroller, which shall describe the lands purchased, and specify the time when the people of this State will be entitled to a deed. Such purchases shall be subject to the same right of redemption as purchases by individuals; and if the lands sold shall not be redeemed, the comptroller shall execute a lease thereof to the people of this State, or their assignees, which shall have the same effect and become absolute in the same time, and on the performance of the like conditions, as in the case of sales and conveyances to individuals."

Paragraph 111 (§ 67): "At any time before the expiration of the two years allowed to redeem, the comptroller may sell and assign all the interest of the people of this State in any or all such certificates as mentioned in the last preceding section, either at public or private sale, as to him may seem most for the interest of the people, to any person who shall forthwith pay into the State treasury the amount of the purchase-money charged him by the comptroller; and the assignee of such certificate, if the lands therein described shall not be redeemed, shall be entitled to a deed therefor, which shall have the same effect and become absolute in the same time, and on the performance of the like conditions, as in the case of conveyances under the last preceding section."

Paragraph 112 (§ 68): "Whenever any lot or separate tract of land sold for taxes by the comptroller, and conveyed as hereinbefore provided, shall, at the time of the expiration of the two years given for the redemption thereof, or any part thereof, be in the actual occupancy of any person, the grantee to whom the same shall have been conveyed, or the person claiming under him, shall serve a written notice on the person occupying such land within two years from the expiration of said time to redeem, stating in substance the sale and conveyance, the person to whom made and the amount of the consideration money mentioned in the conveyance, with the addition of

thirty-seven and a half per cent on such amount, and further addition of the sum paid for the deed, and stating also that unless such consideration money and the said thirty-seven and a half per cent, together with the sum paid for the deed, shall be paid into the treasury for the benefit of such grantee within six months after the time of filing in the comptroller's office of the evidence of the service of the said notice that the said conveyance will become absolute, and the occupant and all others interested in the land be forever barred from all right or title thereto. And no conveyance made in pursuance of this section shall be recorded until the expiration of such notice, and the evidence of the service of such notice shall be recorded with such conveyance."

Paragraph 113 (§ 69): "Such notice may be served personally, or by leaving the same at the dwelling-house of the occupant with any person of suitable age and discretion belonging to his family."

Paragraph 114 (§ 70): "The occupant or any other person may, at any time within the six months mentioned in such notice, redeem the said land by paying into the treasury such consideration money, with the addition of the thirty-seven and a half per cent thereon, and the amount that shall have been paid for the deed; and every such redemption shall be as effectual as if made before the expiration of the two years allowed to redeem the land sold."

Paragraph 115 (§ 71): "Upon such redemption, as provided for in the last preceding section, the comptroller shall give to the person redeeming a certificate under his hand and seal, stating the payment, the year in which the sale was made, and showing particularly what land such payment is intended to redeem; and such certificate shall be evidence of such redemption, and may be recorded by the clerk of the county in the book for the recording of deeds."

Paragraph 116 (§ 72): "In every case of actual occupancy, the grantee or the person claiming under him, in order to complete his title to the land conveyed, shall within one month after the service of such notice, file with the comptroller a copy of the notice served, together with the affidavit of some person who shall be certified as credible by the officer before whom such affidavit shall be taken, that such notice, as is above required, was duly served, specifying the mode of service."

Paragraph 117 (§ 73): "If the comptroller shall be satisfied by such copy and affidavit that the proper notice has been duly served, and if the moneys required to be paid for the redemption of such land shall not have been paid as hereinbefore provided, he shall, under his hand and seal, certify such facts, and the conveyance before made shall thereupon become absolute; and the occupant, and all others interested in said lands, shall be forever barred of all right and title thereto."

Paragraph 118 (§ 74): "The occupant of any such lot, or any other person, may, at any time before the service of said notice by the purchaser, or the person claiming under him, redeem any lands so occupied, by filing in the office of the comptroller satisfactory evidence of the occupancy required, and by paying to him the consideration money for which the lands to be redeemed were sold, and thirty-seven and a half per cent thereon, together with the sum paid for the deed, if any."

Paragraph 119 (§ 75): "Upon any redemption being made, as permitted in the last preceding section, the receipt of the treasurer, to whom the payment is made, accompanied by the comptroller's certificate, as required by section sixty-eight of this act, and further stating that such redemption was made without notice, shall be presumptive evidence that such land has been correctly redeemed."

Paragraph 120 (§ 76): "No sale of real estate hereafter made for the non-payment of any tax or assessment, shall destroy, or in any manner affect the lien of any mortgage thereon, duly recorded or registered at the time of such sale, except as hereinafter provided."

Paragraph 121 (§ 77): "It shall be the duty of the purchaser at such sale to give to the mortgagee a written notice of such sale, requiring him to pay the amount of the purchase-money, with interest at the rate allowed by law thereon, within six months after the giving of such notice. 'Such notice may be given at any time after the expiration of two years from the last day of such sale.'"

Paragraph 122 (§ 78): "If such payment shall be made the sale shall be of no further effect, and the mortgagee shall have a lien on the premises for the amount paid, with the interest which may thereafter accrue thereon, at the rate of seven per cent per annum, in like manner as if the same had been included in his mortgage."

Paragraph 123 (§ 79): "In case the mortgagee shall fail to make such payment within the time so limited he shall not be entitled to the benefit of section seventy-six of this act."

Paragraph 124 (§ 80): "The term 'mortgagee,' as used in this act, shall be construed to include assignees whose assignment shall be duly recorded, and personal representatives; and the term 'purchaser' shall be construed to include assignees and real or personal representatives, as the case may be."

Paragraph 125 (§ 81): "The notice required by section seventy-seven of this act may be given either personally or in the manner required by law, in respect to notices of non-acceptance or non-payment of notes, or bills of exchange, and a notarial certificate thereof shall be presumptive evidence of the fact; such certificates may be recorded in the county in which the mortgage was recorded, in the same manner and with the same effect as is by law prescribed in respect to deeds or other evidences of title of real estate.

"A copy of such notice served, together with the affidavit of some person who shall be certified as credible by the officer before whom such affidavit shall be taken, that such notice was duly served, specifying the mode of service, shall be filed in the office of the comptroller within one month after such service."

Paragraph 126: "It shall not be lawful for any notary public, directly or indirectly, to demand or receive for the service of any notices of the non-payment of any tax or assessment upon any mortgage or mortgages, pursuant to the act authorizing mortgagees to redeem real estate sold for taxes and assessments, passed May fourteenth, eighteen hundred and forty, and for a certificate thereof under his hand and seal, any greater fee or reward than seventy-five cents for each mortgage upon which such notice or notices are given."

Paragraph 127: "A mortgagee whose mortgage is duly recorded, or the assignee of any mortgage whose assignment is duly recorded,

and the personal representatives of such mortgagee or assignee, who shall have filed with the comptroller, as required by law, a notice and description of his mortgage, may, at any time after the sale of all or any part of the mortgaged premises for unpaid taxes, and before the expiration of six months from the giving of the notice required by section seventy-seven of chapter four hundred and twenty-seven of the laws of eighteen hundred and fifty-five, entitled 'An act in relation to the collection of taxes on lands of non-residents, and to provide for the sale of such lands for unpaid taxes,' may redeem the said premises so sold, or any part thereof, from the said sale. If the said sale shall have been made by the comptroller, such redemption shall be made by paying to the State treasurer, upon the certificate of the comptroller, for the use of the purchaser, his heirs or assigns, the sum mentioned in his certificate, with interest, at the rate allowed by law in the case of redemption by occupants, from the date of such certificate; and, if the said sale shall have been made by a county treasurer, or other county officer, the redemption shall be made by paying to the county treasurer the amount for which said lands were sold, with interest at the same rate from the day of sale. The mortgagee or assignee of a mortgage or other person redeeming lands sold for unpaid taxes, as authorized by this section, shall have a lien on the premises so redeemed for the amount paid, with interest thereon from the time of such payment, at and after the rate of seven per centum per annum, in like manner as if the same had been included in the mortgage. Section one of chapter two hundred and eighty-five of the laws of eighteen hundred and sixty-two, entitled 'An act to amend chapter four hundred and twenty-seven of the laws of eighteen hundred and fifty-five,' passed April seventeen, eighteen hundred and sixty-two, is hereby repealed."

Paragraph 128 (§ 83): "Whenever the comptroller shall discover, prior to the conveyance of any land sold for taxes, that the sale was for any cause whatever invalid or ineffectual to give title to the lands sold, the lands so improperly sold shall not be conveyed, but the comptroller shall cancel the sale and forthwith cause the purchase-money and interest thereon to be refunded out of the State treasury to the purchaser, his representatives or assigns."

Paragraph 129 (§ 84): "If the error originates with the county or town officers, the sum so paid shall be a charge against the county from which the tax was returned; and the board of supervisors shall cause the same to be assessed, levied, collected and paid to the State treasurer of this State."

Paragraph 130 (§ 85): "If the discovery that the sale was invalid shall not be made until after the conveyance shall have been executed for the lands sold, it shall be the duty of the comptroller, on receiving evidence thereof, to cancel the sale, to refund out of the State treasury to the purchaser, his representatives or assigns, the purchase-money and interest thereon, and to recharge the county from which the tax was returned with the amount of purchase-money, and interest at the rate of seven per cent from the time of the sale, and such county shall cause the same to be levied and paid, as provided in the last preceding section."

Paragraph 131: "The comptroller of the State of New York shall

have the power to set aside any cancellation of sale made by him under the provisions of chapter four hundred and twenty-seven of the Laws of eighteen hundred and fifty-five, entitled 'An act in relation to the collection of taxes on lands of non-residents, and to provide for the sale of such lands for unpaid taxes,' in either of the following cases: First. Whenever such cancellation was procured by fraud or misrepresentation. Second. Whenever such cancellation was procured by the suppression of any material fact bearing upon the case. Third. Whenever the cancellation was made under a mistake of fact. But the comptroller shall in all cases specify the particular grounds upon which said cancellation is set aside."

Paragraph 132 (§ 86): "The expenses attending the sales for taxes out of this act, including a due proportion of the expenses of publishing lists and notices and transmitting copies thereof, and not hereinbefore provided for, shall be a charge on the lands out of which the sales are made; and an equal part of such expenses shall be added to the taxes, interest and other charges on each parcel of land out of which a sale may be made."

Paragraph 153: "In case any order or decree heretofore made or entered, or hereafter to be made or entered, under or by virtue of the power or authority contained in said act, shall embrace, or direct to be sold, a greater quantity or number of portions or lots of land than shall, on the sale under the said order or decree, be found necessary to be sold in order to raise or produce an amount of money sufficient to meet and satisfy the requirements of the said order or decree; and if, after such sale, any tax or assessment shall be levied or imposed on the parcels or lots of land embraced in the order or decree, remaining unsold as aforesaid, it shall be lawful and competent for the court in which said order or decree was entered, from time to time, upon the petition of either of the parties to the suit in which said order or decree was entered, to direct a sale of so many of the said lots so remaining unsold, and subsequently taxed or assessed as aforesaid, as shall be necessary to pay and satisfy such subsequent taxes or assessments, and the costs and expenses of the application and the proceedings thereupon."

Paragraph 154: "All sales or conveyances, made under or by virtue of an order made or granted on such petition, shall be as valid and effectual, to pass the estate in the land conveyed, as the sales and conveyances first made under or by virtue of the original order or decree."

Paragraph 162: "In all cases where there are several persons interested at law or in equity in any real estate situated in this State, either as owning estates therein in possession, reversion or remainder, or as being presumptively entitled by virtue of any deed or will to such estates, on the death of any person or persons, in being, or upon the happening of any contingency in such deed or will specified, and such real estate, or any part thereof, has been sold, or shall hereafter be sold, or is or shall become liable, in case of default, to be sold for any term of years to satisfy any tax or assessment imposed thereon, then and in every such case, upon any action brought by any person so interested therein, for the purpose of compelling a just and equitable apportionment of such tax or assessment upon the several present,

future and presumptive interests as aforesaid, in such real estate, and the payment thereof, or the redemption of the real estate so sold accordingly, the supreme court shall have power at any time, on the application of any party to such action, to extend the time of redemption of any such real estate sold, or to be hereafter sold to satisfy any tax or assessment imposed thereon, to a period not exceeding six months from the entry of the final judgment to be given in such action, and to order a sale in fee-simple absolute for such real estate, or any part thereof to pay such tax or assessment, or to redeem the same, or any part thereof, as aforesaid, and to direct the proceeds of such sale to be applied to the payment of such tax or assessment, or to the redemption of the real estate sold for such tax or assessment, after defraying the costs, charges and expenses of the action, and the proceedings connected therewith.

Paragraph 164: "If any person so interested as aforesaid, in said real estate, is unknown, or if either of the known parties to such action, whether minors or of full age, reside out of the State, or cannot on inquiry be found therein, and that fact made to appear to the satisfaction of the court by affidavit, an order may be made by the court containing a sufficient description of the premises of which, or of part whereof a sale is sought, and requiring all parties interested therein to appear and answer the action by a day in said order specified, which order shall be published for three months once at least in each week successively in the State paper, and in a newspaper printed in the county where the premises are situated, if there be any, and if there is none, then in a newspaper printed in the city of New York. The publication of such order shall authorize a judgment as by default against all such unknown persons and parties, not resident in this State or not found therein, as shall not appear and answer accordingly, and all such unknown persons as may appear on such notice may be made parties to the action and the complaint may be amended for that purpose."

CHAPTER 402, LAWS OF 1881.

An act further to amend chapter four hundred and twenty-seven of the laws of eighteen hundred and fifty-five, entitled "An act in relation to the collection of taxes on lands of non-residents, and to provide for the sale of such lands for unpaid taxes," is hereby amended so as to read as follows:

SECTION 43. 1. Whenever the comptroller, preparatory to a sale of lands for taxes, shall deem it necessary, in order to test the correctness of the descriptions thereof, he may apply to the board of supervisors of any county for maps of any tracts of lands charged with taxes, and returned from such county. And the board of supervisors to whom such application shall be made shall furnish such maps, at the expense of the county, if they can be procured; and if not they shall then furnish such descriptions of the lands as they can obtain, with a statement of the quantity in each subdivision, if the same be divided.

2. It shall be the duty of the treasurer of each of the counties of Cattaraugus, Monroe, Oswego, Suffolk and Sullivan, and of every other county for which there may, at the time, be a special law authorizing and directing the treasurer thereof to sell "lands of non-residents" for unpaid taxes thereon, and by and under the provisions of which such taxes are not to be returned to the comptroller, at least one month prior to any State tax sale, a certified list or statement of all lands bid in, in the name of his county at, or transferred to his county from, any tax sale, or to which his said county may have acquired tax title, the deed for which has not been recorded in the office of the clerk of his said county, which may then be liable to be sold at said sale.

3. It shall be the duty of the clerk of each of the several counties of this State, and he is hereby required to transmit to the comptroller, on the receipt of a list of the lands liable to be sold at any State tax sale, and at least one month prior to such sale, a certified list of all lands then on record in his office, or lands the deeds for which are in the office for record, then owned by the said county, and liable to be sold at such sale.

§ 2. Section forty-four of said act is hereby amended so as to read as follows:

§ 44. On the day mentioned in the notices the comptroller shall commence the sale of such lands, and shall continue the same from day to day until so much of each parcel shall be sold as will be sufficient to pay all the taxes due thereon for the year for the taxes of which said sale shall be made, with the interest and charges thereon; but no lot, piece or parcel of land against which the people of the State of New York then hold bond or lien, for any part of the purchase-money thereof, or unpaid taxes thereon, shall be sold at such sale.

§ 3. Section forty-eight of chapter four hundred and twenty-seven of the laws of eighteen hundred and fifty-five, as amended by chapter one hundred and fifty-two of the laws of eighteen hundred and seventy-eight, is hereby amended so as to read as follows:

§ 48. When the comptroller shall have canceled any sale in the manner provided in section forty-seven of this act, he may issue a certificate of such sale to any other person who will pay the amount for such certificate which would be payable therefor by the original purchaser, in case the said sale had not been canceled, or, if such certificate cannot be sold, he shall transfer the same, if the land described thereon is in the counties of Cattaraugus, Chautauqua, Monroe, Oswego, Suffolk, Sullivan, or any other county for which there may, at the time, be a special law authorizing and directing the treasurer thereof to sell "lands of non-residents" for unpaid taxes thereon, and by and under the provisions of which such taxes are not to be returned to the comptroller, to said county in which said land is located; but if it be located in any other county he shall, in such case, transfer the same to the people of the State; but in all cases where either a county or the people of the State become the purchaser by such transfer, the whole quantity of land liable to sale for the purchase-money mentioned in such certificate shall be covered by such purchase, the same as if no person had offered to bid therefor at the sale.

§ 4. Section fifty of chapter four hundred and twenty-seven of the laws of eighteen hundred and fifty-five is hereby amended so as to read as follows:

§ 50. The owner or occupant of any land so sold for taxes, or any other person, may redeem the same, as hereinafter provided, at any time within two years after the last day of such sale by paying to the State treasurer, on the certificate of the comptroller, for the use of the purchaser, his heirs or assigns, the sum mentioned in the certificate of sale therefor, with interest thereon at the rate of ten per centum per annum, from the date of such certificate of sale; but until such redemption shall be made, neither such owner or occupant, nor any other person, shall have any right to despoil such land of its value by the destruction or removal of any building, or by cutting, removal or destruction of timber or other valuable products growing, existing or being thereon. The purchaser of any wild, vacant or unoccupied land at such sale, or the assigns of such purchaser, shall have no right or authority to enter upon or exercise acts of ownership over such land until the expiration of the two years allowed for the redemption thereof from such sale; but such purchaser, whose bid therefor shall have been fully paid, or the assignee or representative of such purchaser at such sale may at any time within twenty-three months from the last day of said sale, serve, or cause to be served, a notice on any person despoiling said land, or on any person interested in such despoliation; such notice may be served personally or by leaving the same at the residence of such person, with any member of his family of suitable age and discretion, and shall state that such land, describing it substantially as sold, was sold for taxes by the comptroller, and that unless the said land be redeemed within one month from the date of the service of such notice, an action to recover the value of the buildings or products destroyed or removed therefrom from the date of the said sale thereof, will be instituted against any or all persons concerned in such depredations. And, if such land shall not be redeemed from said sale within one month from the day of the service of such notice, then the person or persons engaged or interested in making such depredations shall be liable, if adjudged guilty by the court before which such action is held, to pay to the holder of the said tax sale certificate therefor the full value of any building so destroyed or removed therefrom, and of the timber, bark or other products so cut, destroyed or removed therefrom, from the date of the said tax sale of said land to the termination of said action.

§ 5. Section sixty-six of said act is hereby amended so as read as follows:

§ 66. 1. It shall be the duty of the comptroller, at any tax sale held by him, to bid in for the State all lands liable to sale thereat then belonging to the State or that are then mortgaged to the commissioners for loaning certain moneys of the United States; and to bid in for each of the counties of the State all other lands liable to be sold thereat then belonging to said counties, respectively, and also all lands which may have been bid in by or for said counties, respectively, at any tax sale which has not been canceled, or from which said lands may not have been duly redeemed, and to reject any and all other bids which may be made for any or all of such lands.

2. It shall further be the duty of the comptroller, at any such sale, to bid in for each of the counties of Cattaraugus, Chautauqua, Monroe, Oswego, Suffolk and Sullivan, and for all other counties for which there may at the time be special laws authorizing and directing the treasurer thereof to sell "lands of non-residents" for unpaid taxes thereon, and by and under the provisions of which such taxes are not to be returned to the comptroller, respectively, every lot of land in each of said counties, respectively, liable to be sold at said sale, for which no person shall offer to bid, and to bid in for the State every other lot of land liable to be sold at said sale for which no person shall so offer to bid.

3. Certificates of sale for all lands bid in by the comptroller under the provisions of subdivisions one and two of this section shall be made by the comptroller, which shall describe the lands purchased and specify the time when a deed thereof can be obtained. Such purchases shall be subject to the same right of redemption as purchases by individuals; and if the lands so sold shall not be redeemed, the comptroller's deed therefor shall have the same effect, and become absolute in the same time, and on the performance of the like conditions, as in the case of sales and conveyances to individuals.

4. The comptroller shall charge to each county, respectively, on the books of his office the amount for which it may be liable, by reason of any and all purchases made in accordance with the preceding provisions of this section. Such amount shall become due on the last day of each tax sale, respectively, and shall be payable in the same manner as the State tax is now required by law to be paid.

5. The comptroller shall, as soon as practicable after each tax sale, transmit the certificates of sale for said lands to the treasurer of each of said counties, respectively, on receipt of which said treasurer shall enter the same, in their proper order, in a book to be provided by him for such purpose, and shall have, unless otherwise directed by the board of supervisors of his county, full power and authority, until the expiration of two years from the last day of said sale, to sell and assign any or all of said certificates for any land not at the time owned by county, on payment therefor, into the county treasury, of the amount for which the land described thereon was sold at said tax sale, with interest thereon from the date of such tax sale to the date of such sale and assignment by him. Any such sale and assignment shall be duly and fully entered by such county treasurer in the book aforesaid, which book shall be a part of the records of the county.

6. In case said tax sale, certificate or certificates shall not have been sold or assigned by the respective county treasurers on or before the expiration of two years from the last day of said sale, each of said county treasurers shall then transmit such unsold certificate or certificates to the comptroller, who shall issue to the board of supervisors of each county, respectively, a deed or deeds for all the lands described thereon then remaining unredeemed, or the sale of which has not been canceled. The title thus acquired by the boards of supervisors shall be held by them in trust for their respective counties, and may be disposed of by them at such times and on such terms as shall be determined on by a majority of such board at any regular or special meeting thereof.

§ 6. All acts and parts of acts inconsistent with the provisions of this act are hereby repealed.

§ 7. This act shall take effect immediately.

CHAPTER 280, LAWS OF 1886.

An act to provide for the taxation of forest lands in the counties known as the Forest Preserve.

PASSED May 5, 1886.

SECTION 1. All wild or forest lands belonging to, or which may hereafter be acquired by the State within the limits of the Forest Preserve as established by chapter two hundred and eighty-three of the laws of eighteen hundred and eighty-five, shall be assessed and taxed at a like valuation and at a like rate as those at which similar lands of individuals within such counties are assessed and taxed, subject, however, to the provisions of this act. On or before August first in every year the assessors of the town within which the lands so belonging to the State are situated shall file in the office of the comptroller, and in the office of the Forest Commission, a copy of the assessment-roll of the town which, in addition to the other matters now required by law to be stated therein, shall state and specify which and how much, if any, of the lands assessed are forest lands, and also, and separately, which and how much, if any, of the lands assessed are lands belonging to the State; such statements and specifications to be verified by the oaths of a majority of the said assessors. The comptroller shall thereupon and before the first day of September following, and after hearing the assessors and the Forest Commission, if they or any of them so desire, correct or reduce any assessment of State lands which may in his judgment be in unfair proportion to the remaining assessments of lands within the town, and shall in other respects approve the assessment and communicate such approval, and no such assessment of State lands shall be valid for any purpose until the amount of the assessment is so approved by the comptroller, and such approval, attached and deposited with the assessment-roll of the town and therewith delivered by the assessors of the town to the supervisor of the town, or other officer authorized to receive the same from the assessors. No tax for the erection of a school-house or opening a road shall be imposed upon State lands, unless such erection or opening shall have been first approved in writing by the Forest Commission. Payments of the taxes which may be imposed according to law and the provisions of this act upon lands so belonging to the State shall in every year be made by the treasurer of the State upon the certificate of the comptroller as to the lawful and just amount of such taxes, by allowing to the treasurer of the county in which any such lands may be situate a credit of the amount of such taxes due upon such lands upon the amount payable by such county treasurer in such year to the State for State taxes; providing, however, that no fees shall be allowed by the comptroller to the county treasurers in adjusting their accounts for such portion of the State tax as is so paid.

§ 2. This act shall take effect immediately.

CHAPTER 331.

An act to protect the waters of Lake George and Schroon lake in this State.

PASSED April 27, 1883; three-fifths being present.

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

SECTION 1. It shall not be lawful for any person or persons to drain, deposit, throw or cast any dead animal, carrion, offal, excrement, garbage or other putrid or offensive matter in the waters of Lake George and Schroon lake in this State; provided, that nothing herein shall be construed to apply to the usual waste or drainage from factories.

§ 2. Whoever shall violate any of the provisions of this act shall forfeit the sum of one hundred dollars for each offense.

§ 3. Any person may, in his own name, or in the name of himself and the overseers of the poor of the town in which the offense is committed, prosecute and recover the penalty prescribed in the next preceding section for himself and the said overseers of the poor of said town, and, on a recovery, shall be entitled to retain one-half of said penalty, and the other half, after deducting one-half the expenses of the prosecution, shall be paid to the overseers of the poor of said town for the support of the poor thereof.

§ 4. This act shall take effect immediately.

CHAPTER 448.

An act to amend chapter four hundred and twenty-seven of the laws of eighteen hundred and fifty-five, entitled "An act in relation to the collection of taxes on lands of non-residents, and to provide for the sale of such lands for unpaid taxes."

PASSED June 9, 1885; three-fifths being present.

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

SECTION 1. Section sixty-five of chapter four hundred and twenty-seven of the laws of eighteen hundred and fifty-five, entitled "An act in relation to the collection of taxes on lands of non-residents, and to provide for the sale of such lands for unpaid taxes," is hereby amended so as to read as follows:

§ 65. Such conveyances shall be executed by the comptroller, under his hand and seal, and the execution thereof shall be witnessed by the treasurer or deputy comptroller, and all such conveyances that have been heretofore executed by the comptroller, and all conveyances of the same lands by his grantee or grantees therein named, after having been recorded for two years in the office of the clerk of the county in which the lands conveyed thereby are located, and all outstanding certificates of a tax sale heretofore held by the comptroller that shall have remained in force for two years after the last day allowed by law to redeem from such sale shall, six months after this takes effect, be conclusive evidence that the sale and all proceedings prior thereto,

from and including the assessment of the land and all notices required by law to be given previous to the expiration of the two years allowed by law to redeem; were regular and were regularly given, published and served according to the provisions of this act, and all laws directing or requiring the same, or in any manner relating thereto, and all other conveyances or certificates heretofore or hereafter executed or issued by the comptroller, shall be presumptive evidence of the regularity of all the said proceedings and matters hereinbefore recited, and shall be conclusive evidence thereof from and after the expiration of two years from the date of recording such other conveyances or of four years from and after the date of issuing such other certificates. But all such conveyances and certificates and the taxes and tax sales on which they are based shall be subject to cancellation, as now provided by law, on a direct application to the comptroller or an action brought before a competent court therefor, by reason of the legal payment of such taxes, or by reason of the levying of such taxes by a town or ward having no legal right to assess the land on which they are laid.

§ 2. The provisions of this act are hereby made applicable only to the following counties, namely: Clinton, Delaware, Essex, Franklin, Fulton, Greene, Hamilton, Herkimer, Lewis, Saratoga, St. Lawrence, Sullivan, Ulster, Warren and Washington, but shall not affect any action, proceeding or application pending at the time of its passage; nor any action that shall be begun, proceeding taken, or application duly made within six months thereafter for the purpose of vacating any tax sale or any conveyance or certificate of sale made thereunder.

§ 3. This act shall take effect immediately.

APPENDIX “B.”

BIBLIOGRAPHY OF FORESTRY.

Forestry is a science — an advanced science — and as such is worthy of a careful study. Although largely practical in its nature there are certain theories and fundamental principles which are necessary to an understanding of the subject, and which offer a delightful and instructive course of reading. There are too many hours spent on abstruse studies, which might better be devoted to acquiring a familiarity with this grand science which is so closely connected with every-day life.

The following list of books is inserted here with a view to facilitating inquiry and research. All who are fortunate enough, by reason of location, to have access to any of these libraries will do well to examine the list, and to give some of the leading works a careful perusal. Every owner of a private library will also find the list of titles a desirable one from which to make up an order for his bookseller. Any private library, however small, would be incomplete without certain standard works named in these catalogues.

In preparing these lists for insertion here, it was first thought best to make one list only, with characters attached to each title showing the library in which it could be found. But as there are so few titles that are duplicated or repeated, it was considered best to give each collection by itself. The catalogues embrace nearly every work that has appeared in connection with the subject, both here and abroad. Included, also, is a catalogue of magazine articles which have been written on forestry topics, from time to time. This list gives the name of the magazine, together with the volume and page in which the article may be found. It is added in view of the fact that there are so many who possess back numbers of our leading periodicals, and who by the aid of such a list can easily refer to many interesting and instructive pages, which otherwise would be overlooked.

The libraries, whose collections on Arboriculture and Forestry are catalogued here, are as follows :

The Astor.....	New York.
Boston Public.....	Boston.
Brooklyn.....	Brooklyn, N. Y.
Congressional.....	Washington, D. C.
Chicago Public.....	Chicago.
Forestry Bureau.....	Washington, D. C.
Merchantile.....	New York.
Library Company.....	Philadelphia.
State of New York.....	Albany.
Historical Society.....	Madison, Wis.

We acknowledge with pleasure the assistance and courtesies received from their respective librarians.

This Appendix is inserted in compliance with the intent of the act, as set forth in paragraphs 18 and 19. The requirements there mentioned could not be fulfilled, as the time of the Commission has been occupied with the details incidental to organizing a department. They trust that this Appendix will, to some extent, carry out the design of those paragraphs in "imparting some degree of elementary instruction upon this subject;" and, although the Board cannot, as yet, furnish publications as there required, they offer this list of books as one of "the proper measures for bringing them to the notice of persons who would be benefited."

ASTOR LIBRARY, NEW YORK CITY.

R. LITTLE, SUPERINTENDENT.

List of Works on Forestry; Compiled by Mr. A. P. Bjerregard.

Albert, Joseph. Lehrbuch der staatsforstwissenschaft. 8°, Wien, 1875.

Andrews, C. C. Report to the department of State on the forest culture of Sweden. 8°, p. 48, Washington, 1872.

Bene, B. del. Bell economia de bosche. 8°, Firenze, 1793.

Berg, C. H. Edmund von. Geschichte der deutschen wälder bis zum schluss des mittelalters. Ein beitrag zur culturgeschichte. 8°, Dresden, 1881.

Blenkarn, J. British forest trees, their rearing and subsequent management in woods, groves and plantations. 12°, London, 1859.

Boitard, M. P. Manuel du cultivateur forestier contenant l'art de cultiver en forêts tous les arbres indigènes et exotiques. 2 v., 12°, Paris, 1843.

Boyard, C. M. Manuel des gardes-champêtres, forestiers, et gardes-pêche. 12°, Paris, 1878.

Breuil, A. du. Cours d'arboriculture. 7th ed. Cultures des arbres et arbressaux d'ornement. 2d ed., 12°, Paris, 1881.

Broilliard, Ch. Le traitement des bois en France. 8°, Paris, 1881.

Browne, D. J. The trees of America, native and foreign. 8°, New York, 1846-1857, pp. 520.

Brown, James. The Forester. 12°, Edinb. and Lond., 1847.

——— Same. 4th ed., Edinb. and Lond., 1871.

Brown, John Croumbie. The forests of England and the management of them in bygone times. 12°, Edinb., 1883.

——— French forest ordinances of 1669. 12°, Edinb., 1883.

——— Finland; its forest and forest management. 12°, Edinb., 1883.

——— Pine plantations on the sand-wastes of France. 8°, Edinb., 1878.

——— Reboisement in France. 2d ed., 8°, Lond., 1880-1876.

——— Hydrology of South Africa; or, details of the former hydrographic survey of the Cape of Good Hope. 8°, Lond., 1875.

——— Forests and moisture; or, effects of forests on humidity of climate. 8°, Edinb., 1877.

- Brown, John Croumbie. Water supply of South Africa and the facilities for the storage of it. 8°, Edinb., 1877.
- Forests and forestry of Northern Russia and lands beyond. 12°, Edinb., 1884.
- Forestry in the mining districts of the Ural mountains, in Eastern Russia. 12°, Edinb., 1884. Same C. L.
- Introduction to the study of modern forest economy. 12°, Edinburgh, 1884.
- Forestry in Norway, with notices of the physical geography of the country. 12°, Edinb., 1884.
- Burgess, H. W. Eidodendron; or views of the general character and appearance of trees as connected with picturesque scenery. Fol., London, 1827.
- Carrière Elie-Abel. Traité général des conifères; l'indication des procédés de culture et de multiplication, qu'il convient de leur appliquer. 8°, Paris, 1855.
- Chambray, M. Le Mis de. Traité pratique des arbres résineux conifères. 8°, Paris, 1845.
- Clavé, Jules. Etude sur l'économie forestière. 8°, Paris, 1845.
- Cobbett, William. The woodlands; or a treatise on (general planting, etc., of forest trees, and underwood). Lond., 8°, 1825.
- Cooper, J. G. On the distribution of the forests and trees of North America. 8°, s. l., 1859.
- Crinon (J. L. F.) et Vasserot. Le Forestier praticien ou guide de gardes champêtres. 8°, Paris, 1852.
- Dunnell, M. H. American forestry. (Speech in House of Representatives on March 9, 1882.) 8°, Washington, 1882.
- Dupont (A.) et Bouget de la Grye. Les bois indigènes et étrangers. 8°, Paris, 1875.
- Egleston, N. H. Hand-book of tree planting; or, why to plant, where to plant, what to plant, how to plant. 12°, New York, 1884.
- Engelmann, J. Bibliothek der Forst und Jagdwissenschaft. Leipzig, 1843.
- English forests and forest trees. 8°, London, 1853.
- Emerson, Geo. B. A report on the trees and shrubs growing naturally in the forests of Massachusetts. 8°, Boston, 1850.
- Same. 2 vols., 8°, Boston, 1875.
- Evelyn, John. Sylva; or, a discourse of forest trees, and the propagation of timber in His Majesty's dominions, etc. 4°, London, 1669.
- Same. 2 vols., 4°, London, 1825.
- Flagg, W. Studies in field and forest. 8°, 1857.
- Forestry Congress. Proceedings of the American Forestry Congress at its sessions held at Cincinnati, Ohio, in April, 1882, and at Montreal, Canada, in August, 1882. 8°, Wash., 1883.
- Fruit Growers' Association, appen. to report of.
- Report of delegation appointed to attend the American Forestry Congress, held at Cincinnati, Ohio, April 25-29, 1882. 8°, Toronto, 1882.
- Fuller, Andrew S. Practical forestry. A treatise on the propagation, etc. 12°, New York, 1884.

- Geyer, Ph. *Der Wald, im National Wirthschaftsleben.* 12°, Leipzig, 1879.
- Greenwood, Geo. *The tree-lifter; a new method of transplanting forest trees.* 2d ed., 8°, Edinb., 1881.
- Grigar, John. *Arboriculture.* 2d ed., 8°, Edinb., 1881.
- Guimpel, F. *Abbildung der deutschen holzarten für forstmänner und liebhaber der botanik, und beschreibungen von Wildernow und Hague.* 2 v., 4°, Berlin, 1815–20.
- Haldeman, R. J. *Preservation of forests and encouragement of tree planting.* (Speech in House of Representatives on April 11 and 17, 1882.) 8°, Washington, 1882.
- Hemsley, W. B. *Hand-book of handy trees, shrubs and herbaceous plants, etc.* 8°, Boston, 1873.
- Hodges, L. B. *The forest tree planter's manual.* 8°, St. Paul, 1879.
- Hohenstein, A. *Der wald, sammt dessen wichtigem einfluss auf das klima der länder, wohl der staaten und völker, so wie die gesundheit der menschen.* 8°, Wien, 1866.
- Hough, F. B. *A familiar talk about trees.* 8°, 12 p., Concord, 1883.
- *Report upon forestry.* Vol. 1, 1878; v. 2, 1880; v. 3, 1882; 8°, Washington, 1878–1882.
- *The elements of forestry.* 12°, Cincinnati, 1882.
- Kennion, Edward. *An essay on trees in landscape.* 4°, Lond., 1815.
- Lambert, Aylmer Bourke. *A description of the genus pinus, illustrated with figures; directions relative to the cultivation, etc.* 3 v., fol., Lond., 1837.
- Lesbazeilles, E. *Les Forêts.* 12°, Paris, 1884.
- Loudon, J. C. *Encyclopedia of trees and shrubs.* 8°, Lond., 1842.
- *Arboretum et fruticetum Britannicum; or the trees and shrubs of Britain; their propagation, culture, management and uses, etc.* 2d ed., 4 v. text, 4 v. plates; Lond., 1844–1854, M. L., N. Y. 8°, Lond., 1842–1869, M. L., N. Y.
- McWilliam, Robert. *An essay on the origin and operation of the dry rot, to which are annexed suggestions on the cultivation of forest trees.* 4°, London, 1818.
- Marshall, Humphrey. *Arbustum Americanum. The American grove, or an alphabetical catalogue of forest trees and shrubs, natives of the American U. S., arranged according to the Linnæan system.* 12°, Philadelphia, 1785.
- *Catalogue alphabetique des arbres et arbrisseaux, traduit de l'Anglaise.* 8°, Paris, 1788.
- Matthew, Patrick. *On naval timber and arboriculture, with critical notes, etc.* 8°, London, 1831.
- Maury, Alfred. *Les forêts de la France.* 4°, 1856.
- Meursius, J., fis. *Arboretum sacrum sive de arborum fruticum herbarum consecratione, proprietate, user ac qualitate.* 8°, Ultrajecti, 1672.
- Michaux, F. André. *Histoire des arbres forestières de l'Amerique septentrional.* 3 v., 8°, Paris, 1810–1813, 1818, 1819, pp. 268, 250, 286.
- *The North American Sylva; or, a description of the forest trees of the United States, Canada and Nova Scotia.* 3 v., 8°, Philadelphia, 1817–1819, 1865, M. L., N. Y.; 2 v., 8°, Paris, 1819, M. L., N. Y.

- Michaux, F. André. Same, with notes by J. Jay Smith. 3 v., 8°, Philadelphia, 1853.
- Mongredien, Augustus. Trees and shrubs for English plantations. 8°, London, 1870.
- Newton, G. W. A treatise on the growth and future management of timber trees. 8°, London, 1859.
- Noirot, M. Traité de la culture des forêts, ou de l'application des sciences agricoles et industrielles à l'économie forestière, avec des recherches sur la valeur progressive des bien-fonds et des bois, depuis le treizième siècle jusqu'à nos jours. 2d ed., 8°, Paris, 1839.
- Nuttall, Thomas. The North American Sylva; a description of the forest trees of the United States, Canada and Nova Scotia, not described in the work of F. Andrew Michaux. 3 vols., 8°; Phila., 1853; 1849, 2 vols., 8°, Phila., 1865. (N. Y. M. L.)
- Ohio State Forestry. Proceedings of the Ohio State Forestry Association, at its meeting in Columbus, March 28, 1884, etc. 8°, p. 67. Columbus, 1884.
- Peaslee, John B. Trees and tree planting, with exercises and directions for the celebration of Arbor Day. 8°, p. 64. Cin., 1884; Columbus, 1884. 8°, p. 65.
- Phipps, R. W. Report on the necessity of preserving and replanting forests. 8°, Toronto, 1883.
- Repertoire de législation et de jurisprudence forestières recueil périodique et critique, etc. Vols. 1-10, 8°, Paris, 1862, 1863.
- Revue des eaux et forêts. Vols. 1-25, 8°, Paris and Bruxelles, 1862-1884.
- Rousset M. Antonin. Les études de maître Pierre sur l'agriculture et les forêts. 12°, Paris, 1864.
- Schacht, H. Der Baum, Studien über bau und leben der höheren gewächse. 8°, Berlin, 1860.
- Schleider, M. T. Für Baum und Wald. 12°, Leipzig, 1870.
- Shour, I. F. Die Italienske naaletraaer geographiske ag historiske farhold. 8°, p. 45, Kjobenhaven, 1844.
- Seckendorf, A. von. Die forstlichen verhaltnisse Frankreichs. 8°, Leipzig, 1879.
- Small, H. B. Canadian forest, forest trees, timber and forest products. 12°, p. 64, Montreal, 1884.
- Stuart, Sir Henry. The planter's guide, etc. 3d ed., 8°, Edinb. and London, 1848.
- Strutt, Jac. Geo. Sylva Britannica, or portraits of forest trees, distinguished for their antiquity, magnitude or beauty, drawn from nature. Fol., London, 1825.
- Wangenheim, Friedrich Adam Julius von. Beschreibung einiger Nordamerikan-schen holz-und buscharten, mit anuendung auf teutsche forsten. 12°, Göttingen, 1781.
- Watson, P. W. Dendrologia Britannica, or trees and shrubs that will live in the open air of Britain throughout the year. 2 vols., 8°, London, 1825.
- Willdenow, K. L. Abbildung d. deutschen-holzarten, 4°, Berlin, 1818-20.

BOSTON PUBLIC LIBRARY.

L. F. GRAY, SECRETARY.

Trees and Forests.

“The Bulletin for July, 1878, contained a list of books on trees and forests, including some works selected by the Hon. George P. Marsh, United States Minister to Italy. The edition was soon exhausted, and as there have been many urgent requests for this list, it is here reprinted, with additions. Mr. Marsh's list was furnished to the library by the Rev. S. W. Powell, many of the books included in it having been recently received from Europe.” — *Library Bulletin*.

GENERAL WORKS.

- Aldrovandi, U. *Dendrologiæ libri duo*. Bononiæ, 1868, f°.
- Allan, J. T. Prize essay on forest-growing. Nebraska Horticultural Society. Brownville, 1873, 8°.
- Andrews, C. C. Report on the forests and forest culture of Sweden. Wash., 1872, 8°; 1872, pp. 601-646.
- Annales forestières. P., 1842-65, 24 v., 8°.
- Annuaire des eaux et forêts. P., 1862-78, 12°.
- Aus der Natur. Lpz., 1852-75, 20 v., 8°.
- Bagneris, G. Manuel de sylviculture. P., 1878, 8°.
- Balfour, E. The influence of trees in producing rain. (Madras, 1849?) 8°.
- Barth, J. B. Om Skovene i deres Forhold til Nationaløkonomien. Christiana, 1857, 8°.
- Baudrillart, J. J. Traité général des eaux et forêts chasses et pêches. P., 1813, 5 v., 4°.
- Becquerel, A. C. Des climats et de l'influence qu'exercent les sols boisés et non boisés. P., 1853, 8°.
- Belgrand, —. De l'influence des forêts sur l'écoulement des eaux pluviales. (*In Annales des ponts et chaussées*, 1854) 8°.
- Berenger, A. Dell' antica storia e giurisprudenza forestale in Italia. Venezia, 1860, 8°.
- Saggio storico della legislazione veneta forestale dal secolo VII al XIX. Venezia, 1863, 8°.
- Berg, C. A. E. von. Geschichte der deutschen Wälder. Dresden, 1871, 8°.
- Das Verdrängen der Laubwälder im nördlichen Deutschland durch die Fichte und die Kiefer. Darmstadt, 1844, 8°.
- Bericht über die Untersuchung der Schweitzer Hochgebirgswaldungen. Bern, 1862.
- Blanchere, H. de la. Les ravageurs des forêts et des arbres d'alignement. P., 1875.
- Blenkarn, J. Rearing British timber trees. L., 1859, 12°.
- Boussingault, J. B. Agronomie, chimie agricole et physiologie. 2e éd. P., 1860-64, 3 v., 8°.
- Boutcher, W. Treatise on forest tree culture. Edinb., 1785, 4°.
- Bradley, R. New improvements of planting. L., 1717, 8°.

- Brewer, W. H. Woodlands and forest systems of the United States. (*In* Walker, F. A. Statistical atlas. Wash., 1874.)
- Brown, J. Forester. Edinb., 1851, 8°.
- Brown, J. C. Forests and moisture. Edinb., 1877, 8°.
- Pine plantations on the sand wastes of France. Edinb., 1878, 8°.
- Reboisement in France. L., 1876, 8°.
- Browne, D. J. Sylva Americana. B., 1832, 8°.
- Trees of America. N. Y., 1851, 8°.
- Byrant, A. Forest trees. N. Y., 1871, 12°.
- Caimi, P. Cenni sulla importanza e coltura dei boschi. Milano, 1857, 8°.
- Carrière, E. A. Traité général des conifères. P., 1855, 8°.
- Castellani, —. Dell' immediata influenza delle selve sul corso delle acque. Torino, 1818-19, 2 v., 4°.
- Cerini, G. Dell' impianto e conservazione dei boschi. Milano, 1844, 8°.
- Chevandier, E. Recherches sur l'emploi de divers amendments dans la culture des forêts. (*In* Comptes-rendus séance de l'Acad. des sci., Dec. 8, 1851.)
- Alavé, J. Etude sur l'économie forestière. P., 1862, 12°.
- Various important articles in the Revue des Deux Mondes. (*See* the Index.)
- Cleghorn, H. The forests and gardens of South India. Madras, 1861.
- Corbett, W. The Woodlands. L., 1825, 8°.
- Cooper, E. Forest culture and eucalyptus trees. San Francisco, 1876, 12°.
- Cooper, J. G. On the distribution of the forests and trees of North America. n. p., n. d. 8°, pamphlet collection.
- Coultas, H. What may be learned from a tree. N. Y., 1860, 8°.
- Courval, E. A. de. Taille et conduite des arbres, etc. P., 1861.
- Cruikshank, T. The practical planter. Edinb., 1830, 8°.
- Delpierre, L. Traité des bois et forêts. P., 1829, 24°.
- Des Cars, A. J. L'élagage des arbres. P., 1870, 8°.
- Description and history of vegetable substances, timber trees, fruits, etc. B., 1830, 12°.
- Di Berenger, A. Archeologia forestale.
- Saggio storico della legislazione veneta forestale. Venezia, 1863.
- Du Breuil, A. Culture des arbres et abrisseaux d'ornement. P., 1878, 12°.
- Du Hamel du Monceau, H. L. De l'exploitation des bois. P., 1764, 2 v., 4°.
- La physique des arbres. P., 1788, 2 v., 4°.
- Des sémis et plantations des arbres. P. 1760, 4°.
- Traité des arbres et arbustes. 2e éd., P., 1804-15, 7 v., f°.
- Dupont, A. E., and La Grys, B. de. Les bois. P., 1875, 8°.
- Dupuis, A. Arbres d'ornement. P., 1860, 12°.
- Ebermayer, E. Die physikalischen einwirkungen des waldes auf luft und boden. Aschaffenburg, 1873, 2 v., 8°.
- Elliot, F. R. Popular deciduous and evergreen trees and shrubs. N. Y., 1868, 12°.

- Emerson, G. B. Forest trees. From the transactions of the Norfolk Agricultural Society for 1859. n. p., n. d. 8°, pamphlet collection.
- Report on the trees and shrubs growing naturally in Massachusetts. B., 1846, 8°.
- Same. 2d (enlarged) ed. B., 1875, 2 v., 8°.
- Evelyn, J. Sylva; or, a discourse of forest trees. With notes by A. Hunter. (There are various editions of this work.)
- Feraud-Giraud, L. J. D. Police des bois, defrichements et reboisements. P., 1861, 8°.
- Fischbach, J., and Masius, H. Deutscher wald und hain. München, 1872, 8°, obl.
- Flagg, W. Woods and by-ways of New England. B., 1872, 8°.
- Fries, E. Novitiarum floræ Suecicæ mantissa prima. Accedit commentatio de salicibus. Lundæ, 1832, sm., 8°.
- Forsyth, W. Culture of fruit trees, etc. L., 1824, 8°.
- Fuller, A. S. The forest tree culturist. N. Y., 1870, 12°.
- Grigor, J. Arboriculture. Edinb., 1868, 8°.
- Grindon, L. H. Trees of old England. B., 1868, 8°.
- Grisebach, A. Die vegetation der erde nach ihrer klimatischen anordnung. Lpz., 1872, 2 v., 8°. (The most important modern work on the distribution of forests and plants in general.)
- Hayes, S. A practical treatise on planting and the management of woods and coppices. Dublin, 1795, 8°.
- Heath, F. G. Our woodland trees. L., 1878, 8°.
- Hemsley, W. B. Hand-book of hardy trees, shrubs and herbaceous plants. L., 1873, 8°.
- Same. B., 1873, 8°.
- Heyer, G. Das verhalten der waldbäume gegen licht und schatten. Erlangen, 1852, 8°.
- Hohenstein, A. Der wald sammt dessen wichtigem einfluss auf das klima der länder. Wien, 1860, 8°.
- Hough, F. B. Public health interests concerned in the preservation of certain primeval forests and in the cultivation of groves of trees. (1875 ?) n. p., n. d. 8°, pamphlet collection.
- Report upon forestry, prepared under the direction of the Commission of Agriculture. Wash., 1878, 8°.
- Journal of forestry. L., 1878, 8°.
- Kasthofer, K. Der lehrer im walde. Bern, 1828, 8°.
- Kirby, M. and E. Chapters on trees. L., 1873, 8°.
- Koch, K. Dendrologie. Erlangen, 1872, 2 v. in 3, 8°.
- Vorlesungen über Dendrologie. Stuttgart, 1875, 8°.
- Lauterburg, R. Ueber den einfluss der wälder auf die quellen und stromverhältnisse der Schweiz. Bern, 1877.
- Lavalle, A. Arboretum segrezianum. P., 1877, 8°.
- Lewis, P. Historical inquiries concerning forests and forest laws. L., 1871, 4°.
- Loeffelholz-Colberg, F. von. Die bedeutung und wichtigkeit des waldes, etc., Lpz., 1872.
- Lorentz, B. Cours élémentaire de culture des bois, etc. 5e éd. p., 1867, 8°.
- Loudon, J. C. The Derby arboretum. L., 1840, 8°.
- Arboretum et fruticetum Britannicum. L., 1844, 8 v., 8°.

- Loudon, J. C. *Encyclopædia of trees and shrubs*. L., 1842, 8°.
 ——— *Hortus lignosus Londinensis*. M., 1838, 8°.
 Manteuffel, H. E., de. *L'art de planter, etc.* Trad. par S. P. Stumper.
 2e éd., P., 1874, 16°.
 Marchand A. *Ueber die entwaldung der gebirge*. Bern, 1849, 12°.
 ——— *Les torrents et le pâturage*.
 Marsh, G. P. *The earth, as modified by human action*. N. Y., 1864,
 8°.
 ——— *Man and nature*. N. Y., 1864, 8°.
 Marshall, C. *Planting and rural adornment*. L., 1796, 2 v., 8°.
 Marshall, H. *Arbustum Americanum*. Phila., 1875, 8°.
 Massachusetts society for promoting agriculture. *Prizes for arbori-*
culture. B., 1876, 8°, pamphlet collection.
 Matthew, P. *On naval timber and arboriculture*. L., 1831, 8°.
 Maury, L. F. A. *Histoire des grandes forêts de la Gaule, etc.* P.,
 1867, 8°.
 Meehan, T. *American hand-book of ornamental trees*. Phila., 1853,
 18°.
 Meguscher, F. *Memoire sulla maniera per rimettere i boschi della*
Lombardia. Milano, 1859.
 Menzies, W. *Forest trees and woodland scenery*. L., 1875, f°.
 Michaux, F. A. *North American sylvia*. P., 1819, 3 v., 8°.
 Michaux, F. A., and Nuttall, T. *North American sylvia*. Phila., 1849,
 3 v., 8°.
 Mongredien, A. *Trees and shrubs from English plantations*. L.,
 1870, 8°.
 Montluisant,—. *Note sur les dessèchements, les endiguements et les*
irrigations. (*In Annales des ponts et chaussées*, 1833, 2e semes-
 tre, pp. 281-294.)
 Murray, A. *Notes upon California trees*. Edinb., 1839, 8°.
 Nanquette, H. *Cours d'aménagement des forêts, etc.* Nancy, 1860,
 8°.
 Newton, G. W. *A treatise on the growth and future management of*
timber trees. L., 1859, 8°.
 Nichol, W. *The planter's kalendar, or the nurseryman and forester's*
guide. Edinb., 1820, 8°.
 ——— *The practical planter, or a treatise on forest planting*. L.,
 1803, 8°.
 Northrop, B. G. *Economic tree-planting*. N. Y., 1878, 8°. (Re-
 printed from the report of the Connecticut State Board of Agri-
 culture.)
 ——— *School of forestry*.
 Paris. *Exposition universelle de 1878. Catalogue raisonné des col-*
lections exposées par l'administration des forêts. P., 1878, sm.
 8°.
 ——— *Notice sur le débit et les emplois du sapin, de l'épicéa et du*
mélèze, par M. Gallot. P., 1878, 4°.
 Pfeil, W. *Ueber Befreiung der wälder*. Züllichau, 1821, 8°.
 Piper, R. U. *The trees of America*. Nos. 1-4, B., 1858, 4°.
Planting and ornamental gardening. L., 1794, 8°.
 Pontey, W. *The forest pruner*. Leeds, 1826, 8°.
 ——— *The profitable planter*. L., 1828, 8°.

- Porcher, E. P. Resources of the southern fields and forests. Charleston, 1863, 8°.
- Same. New ed., 1869, 8°
- Puton, A. L'aménagement des forêts. 2e éd. P., 1874, 16°.
- Raesfeldt—*Freiherr* von. Der wald in den Alpen. (*In Zeitschrift des deutschen u. oesterreichischen Alpenvereins. Jahrg. 1878, Heft I.*)
- Ratzburg, J. T. C. Die wälder und ihre feinde. Berlin, 1869, 8°.
- Die waldverderbniss. Berlin, 1866, 4°.
- Rentzsch, H. Der wald im haushalt der natur und der volkswirthschaft. Lpz., 1862.
- Repertoire de législation et de jurisprudence forestières. P., 1863–1875, 6 v., 8°.
- Revue des eaux et forêts. P., 1862–77, 8°.
- Ribbe, C. de. La Provence au point de vue des bois, des torrents et des inondations. P., 1857, 8°.
- Roberts, M. Voices from the woodlands. L., 1850, 4°.
- Robinson, W. Parks, promenades and gardens of Paris. L., 1869, 8°.
- Rosa, G. Le condizioni de' boschi, de' flumi e de' torrenti nella provincia di Bergamo. 1861.
- Rossmassler, E. A. Der wald. Lpz., 1863, 8°.
- Rousset, A. Les études de maître Pierre sur l'agriculture et les forêts. P., 1864, 12°.
- Sargent, C. S. A few suggestions on tree planting. B., 1876, 8°, pamphlet collections.
- Notes on trees and tree-planting. B., 1878, 8°, pamphlet collection. (The above are reprinted from the twenty-third and twenty-fifth reports of the Massachusetts State Board of Agriculture.)
- Schacht, H. Les arbres. Bruxelles, 1862, 8°.
- Der Baum. Berlin, 1860, 8°.
- Schleiden, M. J. Für baum und wald. Lpz., 1870, 8°.
- Selby, P. J. History of British forest trees. L., 1842, 8°.
- Siemoni, G. C. Manuale teorico-pratico d'arte forestale. 2a ed. Firenze, 1872, 8°.
- Springer, J. S. Forest life and forest trees. N. Y., 1851, 12°.
- Standish, —, and Noble, —. Practical hints on planting ornamental trees, with particular reference to coniferæ. L., 1852, sm. 8°.
- Steuart, H. Planter's guide. Edinb., 1848, 8°.
- Strutt, J. G. Sylva Britannica. L., 1826, f°.
- Surell, A. Étude sur les torrents des Hautes-Alpes. P., 1870–72, 2 v. 8°.
- Troy, P. Inondations, reboisements et pâturages. Étude sur le reboisement des montagnes. P., 1861.
- Vaillant, L.? De l'influence des forêts sur le régime des sources.
- Valles, M. F. De l'aliénation des forêts, etc. P., 1865.
- Vasey, G. A catalogue of the forest trees of the United States, which usually attain a height of sixteen feet or more. Wash., 1876, 8°.
- Villa, A. G. B. Necessità dei boschi nella Lombardia. Milano, 1850, 4°.
- Wessely, J. Die oesterreichischen Alpenländer und ihre Forste Wien, 1852, 2 v., 8°.

SPECIAL WORKS.

- Andersson, N. J. *Salices Boreali-Americanæ*, a synopsis of North American willows. B. 1860. (*In Proc. Am. Acad. of arts and sc.*, v. 4, pp. 50-78.)
- Barney, E. E. Facts and information in relation to the catalpa tree. Dayton, 1878, 8°, pamphlet collection.
- Delamarre, L. G. *Historique de la création d'une richesse millionnaire par la culture des pins*. P. 1827, 8°.
- *Traité pratique de la culture des pins à grandes dimensions*. 2e éd. P., 1826, 8°.
- Dupuis, A. *Conifères de pleine terre*. P., 1872, 18°.
- Endlicher, S. *Synopsis coniferarum*. Sangalli, 1847, 8°.
- Forbes, J. *Pinetum Woburnense*. L., 1839, 8°.
- Gordon, G. *The pinetum*. L., 1858, 8°.
- *Same*. L., 1875, 8°.
- Hoffman, G. F. *Historia salicum*. Lpz., 1787-91, f°.
- Hooper, J. *The book of evergreens*. N. Y., n. d., 12°.
- "Johannes Senilis," *pseud.* *Pinaceæ*, a hand-book of the firs and pines. L., 1866, 8°.
- Kirwan, C. de. *Les conifères*. P., 1868, 2 v., 16°.
- Koch, K. *De salicibus Europæis commentatio*. Erlangæ, 1828, 16°.
- Lambert, A. B. *Description of the genus pinus*. L., 1832, 2 v.; L., 8°.
- Lawson, P. *Pinetum Britannicum*. Edinb. In course of publication.
- Murray, A. *The pines and firs of Japan*. L., 1863, 12°.
- *On the synonymy of various conifers*. L., 1863, 8°.
- Peck, C. H. *The black spruce*. (Albany, 1875?) 8°.
- Rush, B. *An account of the sugar maple*. Phila., L., 1792, 8°.
- Scaling, W. *Planting, culture and uses of the willow*. L., 1871, 72, 12°.
- Trautvetter, E. R. *Salicetum sive salicum formæ*. Petropoli, 1836, 4°.

ADDITIONAL WORKS.

- Ablett, Wm. H. *English trees and tree planting*. London: Smith, Elder & Co., 1880, 434 pp., 8°.
- Akerly, S. *On the cultivation of forest trees*. New York, 1823, 8°.
- Bagneris, Gustave. *Elements of sylviculture; a short treatise on the scientific cultivation of the oak and other hardwood trees*. Translated from the French (2d edition). By E. E. Fernandez and A. Smythies. London: Wm. Rider & Son, 1882, 283 pp., 8°.
- Brown, James, LL. D., of Port Elgin, Ontario. *The forester; a practical treatise on the planting, rearing, and general management of forest trees (etc.)*. 2d ed., enl., Edinburgh and London, 1851, illus., 8°.
- Carpenter, W. L. *Destruction of pine timber in the Rocky Mountains*. In United States Geological Survey of the Territory, 7th annual report, 1873, pp. 538, 539. 1874, 8°.
- Cerini, Giuseppe. *Dei vantaggi che apporterebbe allo stato ed alla idraulica dei territory l'istituzione di società per l'impianto e con-*
[Assem. Doc. No. 69.] 20

- servazione dei boschi. Milano: Societa tipografica dè classici italiani, 1844, 80 pp., 2 plates, 8°.
- Des Cars, Amédée, Joseph, Comte. A treatise on pruning forest and ornamental trees. Translated from the 7th French edition by Charles S. Sargent. Boston: A. Williams, 1881, 6-65 pp., illus., 16°.
- Eggleston, Nathaniel Hillyer. Hand-book of tree planting. New York: D. Appleton & Co., 1884, 126 pp., folded table, 12°.
- Flagg, W. Trees in assemblages. From the Atlantic Monthly, August, 1861, pp. 129-141.
- Forsyth, William, F. A. S. Treatise on the culture and management of fruit trees; in which a new method of pruning and training is described. Albany: D. & S. Whiting, 1803, 280 pp., 13 plates, 8°.
- France. Ministère de l'agriculture et du commerce. Administration des forêts. Notice sur le débit et les emplois du sapin, de l'épicéa et du mélèze, par Gallot. Paris: Imprimerie nationale, 1878, 99 pp., 4°.
- Goeppert, Heinrich Robert. Ueber die Riesen des Pflanzenreiches. Berlin, 1869, 32 pp., 8°.
- Gray, Asa. Notes on tree growth. Boston, 1879.
- Gressent, Vincent, Alfred. Parcs et jardins. Traité complet de la création des parcs et des jardins, de la culture des arbres, des fleurs. Paris: A. Goin, 1877, 842 pp., illus., 18°.
- Haldeman, Richard J. Preservation of forests and encouragement of tree planting. A speech. Washington, 1872, 8°.
- Heath, Francis George. Tree gossip. London, 1885, small 8°.
- Trees and ferns. London, 1879, small 8°.
- Inquiry, An, into the uses and abuses of the practice of scraping and washing trees. By a committee of the Massachusetts Horticultural Society. Boston, 1854, 15 pp., 8°.
- Italy. Ministero di agricoltura, industria e commercio. Annali, v. 60. Nomi volgare adopterati in Italia a designare le principali piante di bosco. Firenze: Tip di G. Barbára, 1873, 227 pp., 8°.
- Johns, Charles Alexander. Forest trees of Great Britain. London, no date, 431 pp., illus., 12°.
- Lossing, B. J. American historical trees. Cutting from Harper's Magazine, May, 1862.
- Manning, J. W. Forest and ornamental tree planting. Reading 187-, 8°.
- Massachusetts. Zoological and botanical survey. A report on the trees and shrubs growing naturally in the forests of Massachusetts. By George B. Emerson. Boston: Dutton & Wentworth, printers, 1846, 547 pp., 17 plates, 8°.
- Massachusetts society of promoting agriculture. Circular in regard to timber trees and the tax thereon. Boston, March, 1879, 4°.
- Massachusetts society for promoting agriculture. Prizes for arboriculture. Boston, 1878, broadside.
- New England society of Orange, N. J. Portfolio, 1, 2. 1874-75. Orange, 1874-75, photographs, 4°. Devoted to description of trees in and about Orange.

Orlandini, O. Trattato di boschicoltura o elementi d'arte forestale. Firenze: T. Giani, 1883, 271 pp., 16°.

Packard, Alpheus Spring, Jr. Insects injurious to forest and shade trees. Washington: Gov. pr. office, 1881, 275 pp., illus., 8°.

Robinson, John, of Salem, Mass. Our trees in winter. Salem, 1882, 16 pp., 8°.

Roland, Arthur. Farming for pleasure and profit. Edited by W. H. Ablett. London: Chapman & Hall, 1879, 3 vols. 8°.

Saint-Morys, Etienne Bourgelin Vialart, Comte de. Observations sur les plantations en général et particulièrement sur celles des arbres résineux. 7 pp., 8°.

Sargent, Chas. Sprague. The woods of the United States. With an account of their structure, qualities and uses; with geographical and other notes upon the trees which produce them. New York: D. Appleton, 1885, 203 pp., 8°.

Schwendener, Simon. Aus der Geschichte der Culturpflanzen. Zwei vorträge. Basel: Schweighäuser. 1872, 3-67 pp., 8°.

Sears, John H. Notes on the forest trees of Essex, Clinton and Franklin counties, New York. Salem, 1881, 15 pp., 8°.

Wood, Samuel. The tree planter and plant propagator; with illus. London: C. Lockwood, 1880, 188 pp., 12°.

—— The tree pruner; also treating of the pruning of shrubs, etc., with illus. London: C. Lockwood, 1880, 153 pp., 12°.

United States Government Publications.

The following are published by the United States government:

Forest cultivation on the plains, by L. Blodgett, in the report of the department of agriculture for 1872

Forest culture, in the report for 1870.

American forests, their destruction and preservation, by F. Starr, Jr., in the report for 1865.

Culture and management of forests, 38th Congress, 2d session, exec. doc. 68.

Preservation of forests, and mem., from the American association for the advancement of science, on the cultivation of timber and the preservation of forests, 43 Congress, 1st session, House doc. 259.

Preservation of forests, 43d Congress, 1st session, Senate doc. 28.

Forests and their climatic influence, by A. C. Becquerel, Smithsonian report for 1869, 41st Congress, 3d session, exec. doc. 153.

Distribution of forest trees in Montana, Idaho and Washington Territory, by W. W. Johnson, Smithsonian report for 1870, 42d Congress, 1st session, exec. doc. 20.

Distribution of forests and trees of North America, with notes on its physical geography, by J. G. Cooper, Smithsonian report for 1858, 35th Congress, 2d session, misc. doc. 49.

Forests and forestry, by J. A. Warden, 44th Congress, 1st session, exec. doc. 196.

The forests and trees of North America, report of the commissioner of patents, 1860, by J. G. Cooper.

Report upon forestry, 1878.

Parliamentary Papers of Great Britain.

In the sessional papers issued by the British government are annual reports on forests, etc., relating especially to Great Britain. These can be consulted at this library.

Massachusetts Board of Agriculture.

The annual reports of secretary of this board contain many valuable articles on this subject :

The importance of tree-culture is treated of in the reports for 1853, '54, '56, '57, '59, '61, '65, '71, '72, '75, '76.

Desirability of extending the growth of forests, 1853, '54, '56, '57, '59, '61, '62, '65, '69, '71, '72, '75.

Destruction of forests increasing the liability to drought, 1854, '56, '59, '61, '69, '75.

Temperature of soil in forests, 1854, '56, '59, '65.

Extent of the destruction of forests, 1854, '65, '72, '75,

Profit of growing forests, 1856, '57, '65, '75.

Influence of forests, 1854, '56, '59, '61, '69, '71, '72, '75.

Number of valuable species of forest trees in this country, 1854, '57, '66, '69, '72.

Methods and times of planting and transplanting forest trees, 1856, '60, '62, '65, '66, '75, '76.

Rotation in forest trees, 1860, '69 (for another article on this subject, see H. D. Thoreau's "Excursions").

Time of felling forest trees, 1856.

Characteristics of different trees, 1866.

Change of the foliage in autumn, 1875.

Forest schools in Europe, 1875.

Characteristics of the foliage of northern compared with that of southern trees, 1865.

Action of frost on trees, 1874

Effect of girdling, 1873, '74.

Value of farms increased by trees, 1875.

Purification of the atmosphere, 1875.

Nearness to dwelling-houses, 1875.

Notes on trees and tree-planting, by S. C. Sargent, 1875, '77.

See, also, the transactions of the Massachusetts Horticultural Society, and of the American Association for the Advancement of Science, *passim*.

Magazine Articles.

The following are among the articles which have appeared in various magazines:

Popular Science Monthly: Forests and fruit-growing, December, 1872 ; trees and rain, November, 1872 ; action of drought and cold on forest trees, June, 1873 ; longevity of trees, July, 1873 ; nature's distribution of trees, May, 1874 ; action of frost on the position of trees, August, 1874 ; forests and rainfall, November, 1874 ; June, 1875 ; maturity of timber trees, February, 1876.

American naturalists: Our native trees and shrubs, by J. W. Chickering, Jr., June, 1870 ; acclimatization of foreign trees and plants, by

A. W. Bennett, November, 1870; plain, prairie and forest, by J. D. Whitney, October, November, 1876.

Penn Monthly: American and European forestry, June, July, September, 1876.

Revue des Deux Mondes: Various important articles to be found in the index.

Oesterreichische Monatsschrift für Forstwesen.

North American Review: The preservation of forests, January, 1879.

A list of Spanish works on this subject can be found in B. A. Ramirez Diccionario de bibliografía agronómica.

THE BROOKLYN LIBRARY.

W. A. BARDWELL, LIBRARIAN.

Books Relating to Forests, etc.

Brown, J. The forester; a practical treatise on the planting, etc., of forest trees, 1871.

Browne, D. J. Trees of America, 1857.

Emerson, G. B. Trees and shrubs of Massachusetts. 2 v.

English forests and forest trees, 1850.

Flagg, W. Woods and byways of New England, 1872.

Fuller, A. S. Forest tree culturist, 1866.

Roberts, M. Voices from the woodlands, 1850.

—— Ruins and old trees in English history.

Hemsly, W. B. Handbook of hardy trees, 1873.

Johns, C. A. Forest trees of Britain. 2 v., 1847.

Kirby, M. & E. Chapters on trees, 1873.

Loudon, J. C. Arboretum Britannicum, 1854.

Selby, P. J. History of British forest trees, 1842.

Becquerel, A. C. Forests and their climatic influence. (Sm. Report, 1869.)

Bidie, G. Forest destruction in Coorg. (Roy. Geog. Soc. Jour., v. 39, 1869.)

Cooper, J. G. Forests and trees of Florida and Mexican boundary. (Sm. Report, 1860.)

—— Distribution of forests and trees of North America. (Sm. Report, 1858.)

Hough, F. B. Duty of government in the preservation of forests. (Amer. Asso. Sci., v. 22, 1873.)

Mangin, A. Desert world, 1869.

Markham, C. R. Destruction of forests as affecting water supply in India. (Roy. Geog. Soc. Jour., v. 36, 1866.)

Springer, J. S. Forest life and forest trees, 1851.

Whitney, J. D. Plain, prairie and forest. (Am. Natural., 1876.)

Forests and rainfall. (Pop. Sci. Monthly, June, 1875.)

Lassett, T. Timber and timber trees, 1875.

United States Agricultural Report, 1878; also,

Atlantic Monthly, v. 6, 1860 (Among the trees); v. 21, 1868 (Beauty of trees, by W. Flagg); Popular Science Monthly, 1873 (Lon-

gevity of trees, by E. Lewis); Quarterly Review, 1876 (Ornamental and useful tree planting).

Hough, F. B. Elements of forestry, 1882.

Brown, J. C. French forest ordinance, 1669-1883.

Bagneris, G. Elements of silviculture, 1882.

Des Cars, A. Treatise on pruning, 1881.

Michigan State Horticultural Society Reports, 1873-1883.

Owen, T. C. Cinchona planter's manual, 1881.

Fraser, H. Hand-book of conifers, 1875.

Heath, F. G. Tree gossip, 1886.

Brown, J. C. Finland forests, 1883.

Fuller, A. S. Practical forestry, 1884.

Sargent, C. S. Report on forests of North America, 1880, 1884.

——— Woods of the United States, 1885.

Warder, J. A. Report on forests and forestry, 1873.

And various pamphlets.

CONGRESSIONAL LIBRARY.

AINSWORTH R. SPOFFORD, LIBRARIAN.

[Courtesy of Mr. B. E. FERNOW, Secretary American Forestry Association.]

Works on Forestry in Congressional Library, Washington, June, 1886.

Boutcher, W. Treatise on forest trees. 4°, Edinb., 1775.

Brown, J. The forester. 2d ed., 8°, Edinb., 1851.

Clavé, J. Etudes sur l'économie forestière. 16°, Paris, 1862.

Cruickshank, T. Practical planter. 8°, Edinb., 1830.

English forests and forest trees, historical, legendary and descriptive.
(Anon.) 8°, London, 1853.

Evelyn, J. Sylva. 4°, London, 1825.

Greenwood, G. The tree-lifter, or a new mode of transporting trees.
8°, London, 1844.

Michaux, A. Quercus; or oaks. From the French, with notes by
W. Wade. 8°, Dublin, 1809.

Nanquette, H. Cours d'aménagement des forêts, preceded by his-
torical notice by M. Parade. 8°, Nancy, 1860.

Pouley, W. Forest pruner; or timber owner's assistant. 2d ed., 8°,
London, 1808.

Rentzsch, H. Der Wald im haushalt der natur und der volkswirth-
schaft. 2e aufl., 8°, Leipzig, 1862.

Sawyer, J. Treatise on the cultivation of the British oak. 8°, Lon-
don, 1838.

Springer, J. S. Forest life and forest trees, 12°, New York, 1856.

Steuart, Sir H. The planter's guide, etc. 3d ed., 8°, Edinb., 1848.

——— Same. 1st American from 2d London ed., 8°, New York,
1832.

Strutt, J. G. Sylva Britannica; or portraits of forest trees, distin-
guished for their antiquity, magnitude and beauty. 4°, London,
1830.

- Matthew, P. On naval timber and arboriculture. 8°, London, 1831.
- Turnbull, W. Practical treatise on the strength and stiffness of timber. 8°, London, 1833.
- Sundry volumes on the Game Laws bearing incidentally on forestry. Among them are Manwood and Locke, J., Game Laws, the whole law in force brought down to the present time, 4th ed., 12°, London, 1856.
- The same. 5th ed., 1866.
- Colman, W. S. Our woodlands, heaths and hedges, a popular description of trees. 16°, Lond., 1859.
- Desfontaines, R. L. Histoire des arbres et arbrisseaux qui peuvent être cultivés, en plein terre sur sol de la France. 2 v., 8°, Paris, 1809.
- Kennion, E. Essays on trees in landscapes. 4°, Lond., 1844.
- Meehan, T. American hand-book of ornamental trees. 18°, Phila., 1853.
- Monteith, R. Forester's guide and profitable planter. 3d ed., 8°, Lond., 1836.
- Nuttall, T. North American Sylva.
- Michaux, A. Flora borealis Americana, etc. 2 v., 8°, Paris, 1803.
- Browne, D. J. Sylva Americana. 8°, Boston, 1832.
- Trees of America, native and foreign. 8°, N. Y., 1846.
- Coultas, H. What may be learned from a tree. 8°, N. Y., 1860.
- Emerson, G. B. Trees and shrubs of Massachusetts. 8°, Boston, 1846.
- Gray, A. Phauerogamica. 4°, Atlas, fol. Phila., 1854-6, in report of Wilke's exploring expedition.
- Harvey, A. Trees and their nature; or, the bud and its attributes. 16°, Lond., 1856.
- Loudon, J. C. Arboretum et fruticetum Britannicum. 2d ed., 8°, 8 v., Lond., 1844.
- Derby arboretum. 8°, Lond., 1845.
- Hortus lignosus Londinensis. A catalogue of all the ligneous plants cultivated in the neighborhood of London. 8°, London, 1838.
- Michaux, F. A. Histoire des arbres forestiers de l'Amerique Septentrional. 3 v., 8°, Paris, 1810.
- North American Sylva, from the French, by Hillhouse. 3 v., 8°, Paris, 1819.
- Same, with notes, by J. J. Smith. 3 v., 8°, Phila., 1857.
- Mitchell, J. Dendrologia; or, a treatise of forest trees; with Evelyn's Sylva abridged. 8°, Keighley, 1827.
- Rafinesque-Schmalz, C. S. Alsographia Americana; an American grove of new and revised trees and shrubs. 8°, Phila., 1838.
- Silby, P. J. History of British forest trees. 8°, Lond., 1842.
- Baur, F. Hohlmesskunst. 8°, Wien, 1875.
- Bouquet de la Grye, A. Guide du forestier. 6th ed., 2 v., 16°, Paris, 1870-2.
- Des Cars, A. J. L'elagage des arbres. 7th ed., 16°, Paris, 1870.
- Löffelholz-Colberg, F. von. Forst-liche chrestomathie. 4 v. in 3, 8°, Berlin, 1866-71.
- Lorentz, B., and others. Cours élémentaire de culture des bois. 6th ed., 8°, Paris, 1867.

- Maury, L. F. A. Forêts de la Gaule et de l'ancienne France. 8°, Paris, 1867.
- Puton, A. L'aménagement des forêts. 2d ed., 16°, Paris, 1874.
- Ratzeburg, J. T. C. Die forst-insecten. 4°, Berlin, 1839-44.
- Forstwissenschaftliches schriftsteller lexikon. 4°, Berlin, 1874.
- Tassy, L. L'aménagement des forêts. 2d ed., Paris, 8°, 1872.
- Hinsley, W. B. Hand-book of hardy trees, shrubs and herbaceous plants. 8°, Boston, 1873.
- Macquart, P. J. M. Les arbres et arbrisseaux d'Europe. 8°, Lille, 1852.
- Dupont et Bouquet de la Grye. Les bois indigènes et étrangers. 8°, Paris, 1875.
- Brown, J. C. Reboisement in France. 8°, Lond., 1876.
- Gambie, J. S. Manual of Indian timbers. 8°, Calcutta, 1881.
- Fuller, A. S. Practical forestry. 12°, N. Y., 1884.
- Ablett, W. H. English trees and tree-planting. 8°, Lond., 1885.
- Laslett, Thos. Timber and timber-trees, native and foreign. 12°, Lond., 1875.
- Greenwood, Col. Geo. The tree-lifter, or a new mode of transplanting forest trees. 3d ed., 8°, Lond., 1876.
- Lorentz and Parade. Cours élémentaire de culture des bois créé à l'école forestière de Nancy. 8°, Paris, 1867; cinquième ed.
- Nanquette, H. Exploitation débit et estimation des bois. 2d ed., 8°, Nancy, 1868.
- Pichot, P. A. Le Jardin d'Acclimatation illustré. 8°, Paris, 1873.

CHICAGO PUBLIC LIBRARY.

W. F. POOLE, LIBRARIAN.

Landscape Gardening and Forestry.

- Ablett. English trees and tree-planting.
- Brown. The Forester; forest trees.
- Trees of America.
- Bryant. Culture of forest trees.
- Cleveland. Landscape architecture.
- Management of our native forests.
- Rural cemeteries.
- Cole. Royal parks and gardens of London.
- Cooper. Forest culture.
- Copeland. Landscape gardening.
- Dean. Management of landed estates.
- Downing. Rural essays.
- Emerson. Trees and shrubs of Massachusetts.
- Evelyn. Sylvia; discourse on forest trees.
- Famous parks and gardens of the world.
- Gilpin. Forest scenery; ed. by Heath.
- Greenwood. Tree-lifter.
- Hartwig. Der parkgarten.

- Heath. Burnham beeches.
 ——— Our woodland trees.
 Hemsley. Hardy trees and plants.
 Hope. Gardens and woodlands.
 Hough. Elements of forestry.
 ——— Report upon forestry.
 Jenkinson. Preservation of new forests
 Journal of forestry.
 Loudon. Trees and shrubs.
 Marshall. Planting and rural ornament.
 Michaux and Nuttall. North American Sylva.
 Michie. The larch; its culture.
 Newton. Growth of timber trees.
 Peck. The black spruce.
 Phipps. Report on forests.
 Remarkable trees of Scotland.
 Repton. Landscape gardening.
 Robinson. God's acre beautiful.
 ——— Gleanings from French gardens.
 ——— Parks and promenades of Paris.
 Roland. Tree planting.
 Rossmassler. Der wald.
 Smee. My garden.
 Warder. Hedges and evergreens.
 Wood. Tree pruner.
 ——— Tree planter.
-

FORESTRY DIVISION LIBRARY, DEPARTMENT OF AGRICULTURE, WASHINGTON, D. C.

Mr. B. J. FERNOW, CHIEF OF FORESTRY DIVISION

American.

- Brown, D. J. American forest trees, 1882.
 Bryant, Arthur. Forest trees, 1871.
 Cooper, Elwood. Forest culture and eucalyptus trees, 1867
 Eggleston, N. H. Hand-book of tree planting, 1884.
 ——— Report on forestry, 1884.
 Elliott, F. R. Lawn and shade trees, 1868.
 Emerson. Trees and shrubs of Massachusetts, 2 v., 1878.
 Fuller, Andrew S. Forest tree culture, 1869.
 ——— Practical forestry, 1884.
 Hale, P. M. Forestry of North Carolina, 1883
 Hough, F. B. Elements of forestry, 1882
 ——— Report on forestry, 1877.
 ——— Report on forestry, 1879.
 ——— Report on forestry, 1882.
 Interior, U. S. Dept. of. Tenth census report, forest trees of North America, 1880.

- Kern, Prof. M. G. Rural taste, 1884.
 Marshall, Humphrey. Arbustrum Americanum, 1785.
 Meehan, Thomas. American hand-book of ornamental trees, 1853.
 Porcher, F. P. Resources of southern fields and forests, 1869.
 Powell, J. M. Report on the lands of the arid region, 1879.
 Thoreau, H. D. The Maine woods, 1883.

English.

- Ablett, W. H. English trees and tree planting, 1880.
 Brown, James. The forester, 1882.
 Brown, J. C. The forests of England, 1884.
 ——— Modern forest economy, 1884.
 ——— Forestry in Norway, 1884.
 ——— Forestry in northern Russia, 1884.
 ——— Pine plantations in France, 1875.
 ——— French forest ordinance of 1669, 1883.
 ——— Hydrology of South Africa, 1875.
 ——— Reboisement in France, 1880.
 ——— Forests and moisture, 1877.
 Cobbett, Wm. The woodlands, 1825.
 Evelyn, John. Evelyn's Sylva, 1812.
 Gilpin, Wm. Forest scenery, 1879.
 Gordon, George. Pinetum, 1875.
 Grigor, John. Arboriculture, 1868.
 Heath, Francis George. Our woodland trees, 1878.
 Loudon, J. G. Arboretum et Fruticetum Britannicum, 1838. 8 v.
 MacGregor, J. L. L. Organization and valuation of forests, 1883.
 Mongredien, Augustus. Trees and shrubs for English plantations, 1870.
 Nilson, Arvid. The timber trees of N. S. Wales, 1884.
 Steuart, Henry. The planter's guide, 1828.
 Walker, Campbell. Forest management in Germany, Austria and Great Britain, 1873.

French.

- Bagneris, G. Manuel de sylviculture, 1878.
 Carriere, E. A. Traité général des conifères, 1867.
 Chambray. Traité pratique des arbres résineux conifères, 1845.
 Clave, Jules. Etudes sur l'économie forestière, 1862.
 Des Cars, A. Tree pruning (translation), 1881.
 De Mornay. Livre du forestière.
 De La Blanchère. Les ravageurs des forêts et des arbres d'alignement, 1867.
 Hotton, M. Manuel de l'éleveur, 1848.
 Jacquot, M. Chas. Les codes de la législation forestière, 1866.
 ——— Same. 1861.
 Manteuffel. L'art de planter, 1883.
 Mortier, A. Culture de l'osier, 1885.
 Parade, M. Cours d'aménagement des forêts, 1880.
 Parade, M., et Lorentz. Cours élémentaire de culture des bois, 1883.
 Puton, Alfred. L'aménagement des forêts, 1874.

- Tassy, L. Etudes sur l'aménagement des forêts, 1872.
 Catalogue raisonné des collections exposées par l'administration des forêts, 1878.
 Bagneris, G. Elements of silviculture (translated by E. E. Fernandy and A. Smythies), 1882.

German.

- Burckhardt, Heinrich. Säen und pflanzen nach forstlicher praxis, 1880.
 Ebermayr, Ernst. Die physikalischen einwirkungen des waldes, 1873.
 Gayer, Carl. Die forstbenutzung, 1883.
 ——— Der waldbau, 1882.
 Hess, Richard. Der forstschutz, 1878.
 Heyer, Carl. Der waldbau oder die forstproductenzucht, 1878.
 Ratzeburg, J. T. C. Lehrbuch der mitteleuropäischen forstinsekt-enkunde, 1885.
 Schleiden, M. J. Der baum und wald, 1870.
 Schwappach, Adam. Grundriss der forst-und jagdgeschichte, 1883.
 Von Cotta. Anweisung zum waldbau, 1865.

MERCANTILE LIBRARY OF NEW YORK CITY.

W. T. PEOPLES, LIBRARIAN.

- Anders, J. M. Sanitary influences of forest growth; Philadelphia Social Science Assoc., 1885. (See Pamphlets, Vol. 106.)
 Baker, Floyd P. Forestry. (See Vol. 111, Reports of the U. S. Commission to the Paris Universal Exposition, 1878.)
 Barham, H. Hortus Americanus, containing an account of the trees, shrubs and other vegetable productions of South America and the West India islands. 8°, Kingston, Jan., 1794.
 Boot, W. H. J. Trees and how to paint them in water colors; abl. Ldn., Paris, S. N. Y., 1883.
 Brown, James. Forester, a practical treatise on the planting, rearing and general management of forest trees. R. 8°, Edn., 1861.
 Browne, D. J. Sylva Americana, or a description of the forest trees indigenous to the United States, practically and botanically considered. 8°, Boston, 1832; 8°, N. Y., 1857, pp. 520, W. H. S.
 Bryant, A. Forest trees for shelter, ornament and profit; a practical manual for their culture and propagation. 12°, N. Y., 1871, C. L.
 Burbidge, F. W. Cultivated plants, their propagation and improvement. 16°, Edinb. s. Lond., 1877.
 Burnet, G. T. Cyclopedia of useful and ornamental plants used in the arts, in medicine and for ornament. Revised and edited by R. Elphinston. 4°, London, n. d.
 Cook, M. C. Woodlands. 16°, Lond., 1879.
 Cooper, J. G. Forests and trees of North America; an article for the purpose of illustrating, in connection with the meteorological ob-

- servations, the climate of the continent of North America. 8°, n. p., n. d.
- Coultas, Harland. What may be learned from a tree. 8°, N. Y. and Phila., 1860.
- Du Brenil, Alphonse. Scientific and profitable culture of fruit trees, including choice of trees, planting, grafting, training and restoration of unfruitful trees. 3d ed., 16°, Lond., 1874.
- Evelyn, J. Sylva, or discourse of forest trees and the propagation of timber, together with an historical account of the sacredness and use of standing groves. 2 vols., 4°, York, 1812.
- Forest (The) and the Field. By the "Old Shekary." 12°, London, 1874.
- Forest arcadia of Northern New York, embracing a view of its mineral, agricultural and timber resources. 12°, Boston, 1864.
- Fuller, A. S. Forest tree culturist, a treatise on the cultivation of American forest trees, with notes on the most valuable foreign species. 12°, N. Y., 1866.
- Gilpin, William. Forest scenery; edited, with notes and an introduction, by Francis George Heath. 8°, London, 1879; same, C. L.
- Gordon, George. Tinetum, being a synopsis of all the coniferous plants, at present known. 2d ed., 8°, Lond., 1875.
- Gray, Asa. Field, forest and garden botany. Sm. 8°, N. Y., 1878.
- Grigor, J. Arboriculture, or a practical treatise on raising and managing forest trees and on the profitable extension of the woods and forests of Great Britain. 8°, Edinb., 1868.
- Grindon, L. H. Trees of old England; sketches of the aspects, associations and uses of those which constitute the forests. 12°, Lond., 1868.
- Heath, Francis George. Our woodland trees. 16°, London, 1878.
- Sylvan winter. Illustrated. 12°, London, 1886.
- Tree gossips. 12°, London, 1885. Same, C. L.
- Trees and ferns. 12°, London, 1879.
- Kennion, E. Essay on trees in landscape; or, an attempt to show the propriety and importance of characteristic expressions in this branch of art, and the means of producing it. Illustrated. 4°, London, 1844.
- Kirby, Mary and Elizabeth. Chapters on trees; a popular account of their nature and uses. 16°, London. n. d.
- Lee, Mrs. R. Trees, plants and flowers; their beauties, uses and influences. Illustrated. 8°, London, 1854.
- McAlpine, D. Botanical atlas; a guide to the practical study of plants. f°, Edinb., 1883.
- Mahogany tree; its botanical characters, qualities and uses, with practical suggestions for selecting and cutting it in the regions of its growth in the West Indies and Central America. 8°, Liverpool, n. d.
- Markham, Clements R. Peruvian bark; a popular account of the introduction of chinchona cultivation in British India. 12°, London, 1880.
- Meehan, T. American hand-book of ornamental trees. 18°, Philadelphia, 1853.

- Michie, C. G. Larch (The); its culture and general management. 12°, Edinb., 1882.
- Muller, Eugène. Forêt (La); son histoire, sa legende, sa vie, son rôle, ses habitants. 8°, Paris; 1878.
- Rafinesque, C. S. American manual of the mulberry tree; their history, cultivation, diseases, species and varieties, pp. —, with hints on the production of silk from their barks. 12°, Philadelphia, 1839.
- Riant, A. Café (Le), le chocolat et le thé. 18°, Paris, 1875.
- Roland, Arthur. Farming for pleasure and profit. Section 3: Tree planting for ornamentation or profit, suitable to every soil and situation. Sm. 8°, London, 1879. Same, C. L.
- Sargent, C. S. Woods (The) of the United States. 8°, New York, 1885.
- Seeman, B. Popular history of the palms and their allies; a familiar account of their structure, geographical and geological distribution, history, properties and uses. 12°, London, 1856.
- Selby, P. J. History of British forest trees. 8°, London, 1842.
- Sheppard, J. O. On trees; their uses and biography. 18°, London, 1848.
- Smith, C. H. J. Parks and pleasure grounds, or, practical notes on country residences, villas, parks and gardens. 12°, London, 1852, and New York, 1853.
- Standish and Noble. Practical hints on planting ornamental trees; also, description of the principal other kinds of hardy evergreen trees and shrubs. 16°, London, 1852.
- Sylvan sketches, or, a companion to the park and the shrubbery. 8°. London, 1831.
- Titford, W. J. Sketches towards a hortus botanicus Americanus, or colored plates and familiar descriptions of new and valuable plants of the West Indies and North and South America. 4°, London, 1812.
- Trees, plants and flowers; where and how they grow. 16°, Phila., 1870.
- Uncle Philip's conversations with children about trees of America. 18°, N. Y., 1835.
- United States documents about arboriculture, forestry, forests and trees, specified as follows:
- U. S. 43d Congress, 1st session, House of Representatives report No. 259; cultivation of timber and preservation of forests. 8°, Wash., 1874.
- U. S. War Dept., Engineer Dept. Report upon U. S. Geographical surveys west of the 100th meridian in charge of First Lieut: Geo. M. Wheeler. vol. 6, botany, pp. —, 4°, Wash., 1878.
- U. S. Census Office. Tenth census (June 1, 1880): Vol. 9, A. Forests of North America (exl. Mexico); vol. 9, B. Portfolio with 16 maps to vol. A. 4°, Washington, 1883; 1884, pp. 612, W. H. S.
- U. S. Census office, Tenth Census. Forest bulletins Nos. 1-16, containing the pine, timber and other woods supply in the following States, etc.: Texas, Florida, Alabama, Mississippi, Minnesota, Michigan, Wisconsin, North Carolina, Louisiana, Georgia, Penn-

sylvania, Arkansas, California, South Carolina, Maine, New Hampshire, Washington, 1881.

U. S. Annual Reports of the Commissioner of Agriculture contains the following about the same subject:

Culture and management of forest trees, by Ino J. Thomas. (See report of the Commissioner of Agriculture for 1864.) 8°, Wash., 1865.

American forests, their description and preservation, by Rev. Frederick Starr, Jr. (See report of the Commissioner of Agriculture for 1865.) 8°, Wash., 1866.

On the value of scattering belts of forest trees as protection from winds, and equalizers of temperature, by J. S. Lippincott. (See report of the Commissioner of Agriculture for 1865.) 8°, Wash., 1866.

Forests and timbers, planting and uses of trees and forests. (See report of the Commissioner of Agriculture for 1868.) 8°, Wash., 1869.

Destruction of forests and change of climate. Forest-tree culture in Colorado, Iowa and Missouri; tree culture in the west. (See report of the Commissioner of Agriculture for 1869.) 8°, Wash., 1870.

Effects of consumption, destruction and culture of forests in the U. S.; tree culture in the U. S. (See report of the Commissioner of Agriculture for 1870.) 8°, Wash., 1871.

Forests of the U. S.; area in each State and Territory; destruction and protection of forests; tree and timber culture. (See report of the Commissioner of Agriculture for 1871.) 8°, Wash., 1872.

Forest culture and removal of forests; influence of forest trees on rainfall, tree culture and timber. (See report of the Commissioner of Agriculture for 1871.) 8°, 1872.

Forest and tree culture; forests and rainfall; trees and timber. (See report of the Commissioner of Agriculture for 1873.) 8°, Wash., 1874.

Planting of forest trees; tree and timber culture. (See report of the Commissioner of Agriculture for 1874.) 8°, Wash., 1872.

Forestry and forests of the U. S.; tree planting; national law in favor of, and State encouragement. (See report of the Commissioner of Agriculture for 1875.) 8°, Wash., 1876.

Report of forestry prepared under the direction of the Commissioner of Agriculture, in pursuance of an act of Congress, approved August 15, 1876, by Franklin B. Hough, 1877. (See report of the Commissioner of Agriculture for 1877.) 8°, Wash., 1878.

Additional report of forestry, by F. B. Hough. Action of forests on climate and climatic effects on agriculture; tree growth. (See report of the Commissioner of Agriculture for 1878.) 8°, Wash., 1879.

Investigation of the progress of forestry by Franklin B. Hough. (See report of the Commissioner of Agriculture for 1880.) 8°, Wash., 1881.

Work of the forestry division in reference to forestry. (See report of the Commissioner of Agriculture for 1881-82.) 8°, Wash., 1883.

Report of the forestry division, forestry and agriculture. (See report of the Commissioner of Agriculture for 1883.) 8°, Wash., 1883.

Report of the chief of the forestry bureau. (See report of the Commissioner of Agriculture for 1884.) 8°, Wash., 1884.

PHILADELPHIA LIBRARY COMPANY.

GEO. MAURICE ABBOTT, LIBRARIAN.

List of Books on Trees and Forestry belonging to the Library Company of Philadelphia.

Belgium. Comité de Boisement des terrains communaux incultes de la province de Liège. Instruction succincte sur la culture des bois feuillés. pp. 32. Liège, 1854.

Bombicci, Luigi. Il diboscamento sulle montagne specialmente d'Italia. pp. 94. Tipografia d'amico, Messina, 1874.

Boston Public Library. Bulletin, July, 1878, contains a "list of books on trees and forests," which is reprinted in bulletin of January, 1879.

Brandis, D. Report of the proceedings of the forest conference held at Simla, October, 1875. Edited by D. Brandis and A. Smythies. pp. ii, 134. Calcutta, office of the superintendent of government printing, 1876.

——— Suggestions regarding forest administration in the Haderabad assigned districts. pp. vi, 52 (2). Calcutta, 1879.

Brown, James. The forester, or a practical treatise on the planting, rearing and general management of forest trees by James Brown, assisted by his son, George E. Brown. 5th ed., pp. xiv, 898. Edinb., 1882.

Browne, D. J. The Sylva Americana; or a description of the forest trees indigenous to the United States. pp. vii, 407. Boston, 1832.

——— The trees of America, native and foreign. pp. xii, 520. New York, 1846.

Bryant, Arthur, Sir. Forest trees; manual for their culture and propagation. pp. 247. New York, 1871.

California. Geological survey of California. The Yosemite guide-book; a description of Yosemite Valley, and of the big trees of California. pp., vii, 155. Published by authority of the Legislature, 1869.

Catesby, Mark. Americanus; or, a curious collection of trees and shrubs, the produce of the British colonies in North America, adapted to the soil and climate of England. pp. vi, 41, 15 plates. London, 1763.

Cleveland, H. W. S. The culture and management of our native forests. pp. 16. Springfield, 1882.

Coleman, W. S. Our woodlands, heaths and hedges. A popular description of trees, shrubs, wild fruits, etc., with notices of their insect inhabitants. By W. S. Coleman. pp. viii, 146. London, 1859.

Cooper, Ellwood. Forest culture and eucalyptus trees. pp. 237 (3). San Francisco, 1875.

Coultas, Harland. What may be learned from a tree. pp. viii, 190. Philadelphia, 1859.

Cruikshank, Thomas. The practical planter. Edinb. and Lond., 1830.

Daubeney, C. Essay on the trees and shrubs of the ancients. pp. viii, 152 (2). Oxford and London, 1865.

- Des Cars, A. Publications of the Massachusetts Society for the Promotion of Agriculture. A treatise on pruning forest and ornamental trees, by A. Des Cars. Translated from the seventh French edition, with an introduction, by Charles S. Sargent. pp. xiv, 65. Boston, 1881.
- Downing, A. J. Rural essays. pp. lxxi, 557. (pp. 289–382 on trees.) New York, 1853.
- A treatise on the theory and practice of landscape gardening. Adapted to North America; comprising directions for laying out grounds and arranging plantations; the description and cultivation of hardy trees. 8th ed. With a supplement containing an account of the new deciduous and evergreen plants, lately introduced into cultivation, both hardy and half-hardy. By Henry Winthrop Sargent. pp. 576. (pp. 117–274 devoted to trees.) New York, 1841.
- Du Breuil, A. Cours élémentaire théorique et pratique d'arboriculture. Deuxième éd., 2 v., Paris, 1850.
- Duhamel. De l'exploitation des bois et des forêts. Par M. Duhamel du Monceau. 2 tomes. Paris, 1764.
- Des semis et plantations des arbres. Faisant partie des traité complet des bois et des forêts. Par M. Duhamel du Monceau. pp. lxxx, 383, 27, 10. Paris, 1750.
- Traité des arbres et arbustes que l'on cultive en France. Par Duhamel. 5 v. (Hamilton collection.) Paris, 1806.
- Egleston, Nathaniel H. Hand-book of tree planting. pp. 126, 2 of tables. New York, 1884.
- Ellis, William. The timber tree improved. pp. vi, 110. Lond., 1738.
- English forest and forest trees, historical, legendary and descriptive. pp. viii, 406. London, 1853.
- Evelyn, John. Sylva; or a discourse of forest trees, 3d ed., pp. 67 of preface, table, etc., 512, 39. London, 1679; also, 5th ed., 1729.
- Sylva; or, a discourse of forest trees. With notes by A. Hunter. York, 1776.
- Forest arcadia of Northern New York, embracing a view of its mineral, agricultural and timber resources. pp. 224. Boston, 1864.
- France. Programme des connaissances exigées, pour l'admission à l'école impériale forestière. Paris, 1853.
- Fuller, Andrew S. The forest tree culturist. American forest trees, with notes on the most valuable foreign species. pp. iv, 188. New York, 1866.
- Practical forestry; with a description of all the indigenous trees of the United States, together with notes on a large number of the most valuable exotic species. pp. vii, 299. New York, 1884.
- Gordon, George. The pinetum; being a synopsis of all the coniferous plants at present known. By George Gordon, assisted by Robert Glendenning. pp. xxii, 353. London, 1858.
- A supplement to Gordon's pinetum. pp. viii, 119. Lond., 1862.
- Greenwood, George. The tree-lifter; or, a new method of transplanting forest trees. pp. 112. London, 1844.
- Grew, Nehemiah. The comparative anatomy of trunks, together with an account of their vegetation grounded thereupon, in two parts. By Nehemiah Grew. London, 1675.

- Grigor, John. *Arboriculture, and on the profitable extension of the woods and forests of Great Britain.* pp. xv, 416. Edinburgh, 1868.
- Grigor, S. *A practical treatise on planting, and the management of woods and coppices.* 3d ed., Dublin, 1822.
- Haddington, Earl of? *A treatise on the manner of raising forest trees; to which are added two memoirs, the one on preserving and repairing forests, the other on the culture of forests, both translated from the French of M. De Buffon.* pp. 121. Edinburgh, 1761.
- Hale, P. M. *The woods and timber of North Carolina. A compilation from the botanical and geological reports of Drs. Curtis, Emmons and Kerr, to which are added information from the Census Bureau, and accurate reports from the several counties.* pp. 272. Raleigh, 1883.
- Hemsley, W. B. *Hand-book of hardy trees, shrubs and herbaceous plants. Based on the French work of Messrs. Decaisne and Naudin, entitled "Manuel de l'Amateur des Jardins." With an introduction by Edward S. Rand.* pp. xlix, 687. Boston, 1873.
- *Same.* pp. xliii, 687. London, 1877.
- Hill, John. *The British herbal; an history of plants and trees, natives of Britain.* pp. (2 of dedication) 553 (3 of index). London, 1761.
- *The construction of timber, from its early growth, explained by the microscope, and proved from experiments.* pp. 170 (10 of index, etc.). London, 1770.
- Hillerus, Mat. *Hierophyticon sive commentarius in loca Scripturæ Sacræ quæ plantarum faciunt mentionum distinctas in duas Partes Quarum Prior de Arboribus, Posterior de Herbis dicta complectitur. Cui, accedit Præfatio Salomonis Pfisteri.* pp. (18), 488 278 (50). Trajecti ad Rhenum, 1725. (Hamilton collection.)
- Hodges, Leonard B. *The Forest Tree Planter's Manual. Published by the Minnesota State Forestry Association.* pp. 172. St. Paul, Minn., 1879.
- *The Forest Tree Planter's Manual. Published by the Minnesota State Forestry Association.* 3d ed., pp. 116. St. Paul, 1883.
- *The same.* 2d ed., pp. 176. 1880.
- Hough, Franklyn B. *Forty-seventh Congress, 1st Session, House of Representatives. Mis. Doc. No. 38, Report on Forestry, submitted to Congress by the Commissioner of Agriculture. Prepared by Franklin B. Hough.* pp. xii, 318. Washington, 1882.
- *Department of the Interior, Bureau of Education. Planting trees in school grounds.* pp. 8. Washington Government Printing office, 1883.
- *The elements of forestry particularly adapted to the wants and conditions of the United States.* Cincinnati, 1882.
- Köller, Vincent. *A treatise on insects injurious to gardeners, foresters and farmers. Translated from the German, and illustrated by engravings by J. and M. Loudon. With notes by J. O. Westwood.* London, 1840.
- Kurz, S. *Forest Flora of British Burma. Published by order of the government of India.* 2 v. Calcutta, 1877.
- [Assem. Doc. No. 69.] 22

- Lapham, I. A. Report on the disastrous effects of the destruction of forest trees, now going on so rapidly in the State of Wisconsin. By I. A. Lapham, J. G. Knapp and H. Crocker, Commissioners. pp. 104. Madison, Wis., 1867.
- Lorentz. Course élémentaire de culture des bois créé a l'école forestière de Nancy. Cinquieme ed., avec une preface par L. Tassy. pp. xxviii, 698, xxix. Paris and Nancy, 1868.
- Loring, Geo. B. Forestry in the United States. Department of Agriculture. Miscellaneous. Special report, No. 1. Address of the Hon. Geo. B. Loring, U. S. Commissioner of Agriculture, before the American Forestry Congress, St. Paul, Minnesota, August 8, 1883. pp. 41. Washington Government Printing Office, 1883.
- Loudon, J. C. Arboretum et fruticetum Britannicum; or, the trees and shrubs of Britain, native and foreign, hardy and half-hardy, pictorially and botanically delineated and described. 2d ed., 8 v. London, 1844.
- An encyclopædia of trees and shrubs; being the arboretum et fruticetum Britannicum, abridged; containing the hardy trees and shrubs of Britain, native and foreign. pp. lxxii, 1162. London and New York, 1869.
- Self-instruction for young gardeners, foresters. London, 1845.
- Low, David. On landed property, and the economy of estates; comprehending minerals and woods. pp. xii, 680. (pp. 519–650 on trees.) London, 1844.
- Marshall, Humphry. Arbustum Americanum; or, an alphabetical catalogue of forest trees and shrubs, natives of the American United States. pp. xx, 174. Philadelphia, 1785.
- Planting and ornamental gardening. pp. xi (3), 638. London, 1785.
- Planting and rural ornament; being a second edition of planting and ornamental gardening. In two volumes. London, 1796.
- Massachusetts. A report on the trees and shrubs growing naturally in the forests of Massachusetts. Published agreeably to an order of the Legislature, by the Commissioners on the Zoölogical and Botanical Survey of the State. pp. xv, 547. Boston, 1850.
- Meehan, Thos. The American hand-book of ornamental trees. pp. 257. Philadelphia, 1853.
- Michaux, F. André. Histoire des abres forestiers de l'Amérique septentrionale. 3 v. Paris, 1810–13.
- Histoire des chênes de l'Amérique. An. ix. Paris, 1801.
- Michaux, F. Andrew. The North American sylva, or a description of the forest trees of the United States, Canada and Nova Scotia; to which is added a description of the most useful of the European forest trees. 3 v. Philadelphia, 1818.
- Michaux and Nuttall. (See Nuttall.)
- Miller, Philip. The gardener's and botanist's dictionary; containing the best and newest methods of propagating all sorts of timber trees, with the addition of all the modern improvements in landscape gardening and in the culture of trees. By Thomas Martyn. 2 v. London, 1797.
- Mongredien, Augustus. Trees and shrubs for English plantations.

- A selection and description of the most ornamental trees and shrubs, native and foreign, which will flourish in the open air in our climate. pp. x, (1), 388. London, 1870.
- Nicol, Walter. The planter's kalendar; or, the nurseryman's and forester's guide. Edited and completed by Edward Long. pp. xx, 595. Edinb., 1812.
- Northrop, B. G. Tree planting, forestry in Europe, and other papers. pp. 123. New Haven, 1880.
- Nuttall, Thos. The North American Sylva; or a description of the forest trees of the United States, Canada and Nova Scotia, not described in the work of F. Andrew Michaux. In three volumes, vol. 1 being the fourth volume of Nuttall's American Sylva. Philadelphia, 1855.
- Packard, A. S., Jr. Department of the Interior, United States Entomological Commission. Bulletin No. 7. Insects injurious to forest and shade trees. pp. 275. Washington, Government Printing Office, 1881.
- Peaslee, John B. Trees and tree planting. With exercises and directions for the celebration of Arbor Day. With preface by Warren Higby. Published under the auspices of the Ohio State Forestry Association, pp. 64. Cincinnati, April, 1884.
- Phillips, Henry. Sylva Florifera; the shrubbery historically and botanically treated; with observations on the formation of ornamental plantations. 2 v. London, 1823.
- Phipps, R. W. Report on the necessity of preserving and replanting forests. Compiled at the instance of the government of Ontario. pp. iv (4), 138. Toronto, 1883.
- Price, Eli K. Nature's reforesting. Philadelphia, 1878.
- Sylviculture. pp. 45. Philadelphia, 1877.
- Rafinesque, C. S. Alsographia Americana; or an American grove of new or raised trees and shrubs. * * * pp. 76, Philadelphia, 1838.
- Rothrock, J. T. Catalogue of trees and shrubs, native of, and introduced in the horticultural gardens adjacent to Horticultural Hall, in Fairmount Park. pp. 99. Philadelphia, 1880.
- Sargent, C. S. American Museum of Natural History. Jessup collections. The woods of the United States. With an account of their structure, qualities and uses. With geographical and other notes upon the trees which produce them. pp. viii. 203. New York, 1885.
- Tenth census of the United States. Forestry. A catalogue of the forest trees of North America. By Charles S. Sargent. Washington, 1880.
- Department of the Interior, Census Office. Report on the forests of North America (exclusive of Mexico). v. 9. Washington, 1884.
- Scott, Frank J. The art of beautifying suburban home grounds of small extent and the best modes of laying out, planting and keeping decorated grounds * * * with descriptions of the beautiful and hardy trees and shrubs grown in the United States. pp. 618. New York, 1870.
- Selby, Prideaux John. A history of British forest trees, indigenous, and introduced. pp. xx, 540. London, 1842.

- Sinclair, John, Sir. The Code of agriculture; including observations on wood and plantations. pp. viii, 490, 496. Lond., 1817.
- Smith, Chas. H. S. Parks and pleasure grounds. pp. xi, 290. London, 1852.
- Springer, John S. Forest life and forest trees; comprising winter camp life among the loggers. With description of lumbering operations on the various rivers of Maine and New Brunswick. pp. xii, 259. New York, 1851.
- Stearns, Robt. E. C. Forest tree culture in California. pp. 12 (t. p. w.). 1882.
- (From the proceedings of the California Academy of Sciences, July 1, 1872.) On the economic value of certain Australian forest trees, and their cultivation in California. pp. 11.
- On the growth of certain California forest trees, and the meteorological inferences suggested thereby. pp. 8. Cincinnati, 1882.
- Strutt, Jacob George. Sylva Britannica; or portraits of forest trees, distinguished for their antiquity, magnitude or beauty. Drawn from nature, and etched by Jacob George Strutt. London, 1826.
- United States. Reports of the United States Commissioners to the Paris Universal Exposition, 1878. Published under direction of the Secretary of State, by authority of Congress. Vol. 3. Iron and steel, ceramics and glass, forestry, cotton. Wash., 1880.
- Department of Agriculture. Miscellaneous. Special report No. 5. The proper value and management of government timber lands, and the distribution of North America forest trees, being papers read at the United States Department of Agriculture, May 8, 1884. pp. 47. Washington, Government Printing Office, 1884.
- Ursinus, John Henry. Arboretum Biblicum, in quo arbores et frutices passim in S. literis occurrentes, ut et plantæ, herbæ ac azemata, notis philologicis, philosophicis, theologicis. Exponuntur et illustrantur. (Hamilton Collection.) Norimbergæ, 1699.
- Valles, F. The influence of forests upon rainfall and inundations; being an extract from a work entitled Etudes des inondations, by M. F. Vallès. Translated by Charles J. Allen. pp. 19. Washington, Government Printing Office, 1873.
- Wallace, Alfred Russell. Palm trees of the Amazon, and their uses. vii, 129. London, 1853.
- Warren, J. C. The great tree on Boston common. pp. 20. Boston, 1855.
- Wilson, Rev. John M. The Rural Cyclopædia, or a general dictionary of agriculture, and of the arts necessary to the gardener and forester. Edited by the Rev. John M. Wilson. 2 vols. Edinburgh, 1848.
- Woodland companion; or a brief description of British trees, with some account of their uses. Compiled by the author of Evenings at Home. London, 1802.

STATE LIBRARY OF NEW YORK, ALBANY, N. Y.

HENRY A. HOMES, LL. D., LIBRARIAN.

- Andrews, C. C. Tree culture in Sweden, 1872.
 Bacquerel. Climatic influence of trees.
 Bremon tier. Plantations des dunes.
 Brown, J. C. Forests and moisture, 1877.
 Browne, D. J. Trees of America, 1846.
 Brunet, O. Picea du Canada, 1866.
 California. Yosemite. Trees of.
 Cobbett, W. The Woodlands, 1825.
 Cooper, J. G. Forests of North America, 1858.
 De Witt, S. Misnomer of trees in United States.
 Downing, A. J. Fruit trees of America, 1845.
 Dorrien, S. V. Protection of forests a necessity, 1879.
 ——— Forestry, 1879.
 Duhamel. Culture des arbres, 1760.
 Dunnell, M. H. American forestry, 1882.
 Evelyn, J. Sylva, disc. of forest trees, 1811.
 Eucalyptus. Society d'Acclimatation, 1872.
 Eggleston, N. H. Villages and village life, 1878.
 Fergusson, J. Tree worship, 1873.
 Forsyth, W. Culture des arbres fruitiers, 1805.
 ——— Culture of fruit trees, 1803.
 Frost, E. C. Rural surroundings.
 N. Y. Agr. Soc. Trans., 1865.
 Fuller, A. S. Forest tree culturist, 1886.
 Gibson, W. S. Old trees, 1858.
 Hough, F. B. American forestry, 1881.
 ——— Report on forests, 1878.
 ——— Woodlands for charcoal, 1880.
 ——— Forestry writings, collection, 1774–1883.
 ——— Familiar talk about trees, 1883.
 Ives, J. M. Apple and pear trees, 2v.
 Layman, W. Forest and timber, 1813.
 Lingard, J. Nature of timber, 1820.
 Little, J. Timber supply, 1876.
 Marsh, G. B. Man and Nature, 1864.
 ——— Earth modified by man, 1874.
 Marshall, H. Arbustum Amer. Ph., 1785.
 Michaux. Chênes de l'Amérique, 1811.
 ——— N. America Sylva, 1819.
 Mongredien. Trees for plantation, 1870.
 Northrop, B. G. Schools of forestry, 1878.
 ——— Forestry in Europe, 1880.
 ——— Tree planting, 1880.
 ——— Rural improvements, 1880.
 Nuttall. North America Sylva, 1849.
 Porcher, F. P. Resources of the South, 1869.
 Ratzeburg. Forstwissenschaftliches Schriftsteller Lexikon, 1874.
 Rafinesque. Trees of North America, 1838.

- Robinson. Parks of Paris, 1869.
 Revue des Eaux et Forêts.
 Strutt. Sylva Britannica, 1826.
 Virginia. Hist. Register: Paper on trees.
 Wade, E. Plantations of trees, 1775.
 Walker. Statistical Atlas, United States, 1880.
 Watson, W. C. Influence of forests.
 Wisconsin. Report on destruction of trees, 1867.
 Warder, John A. Address on forests, 1878.

REPORTS.

- United States report. Forestry, 1882.
 ——— Manual of native trees, 1877.
 ——— Timber culture, 1874.
 American Association Advanced Science. Report on forestry, 1881.
 London Exhibition. Trees of Great Britain, 1838.
 Great Britain. Commissioners of Woods, 1826.
 Report New York Agricultural Society, 1865.
 Report Paris Exhibition. Austrian trees, 1867.
 ——— Russian trees, 1867.

LIBRARY OF THE WISCONSIN STATE HISTORICAL SOCIETY.

DANIEL S. DURRIE, LIBRARIAN.

- Among the trees. From Atlantic Monthly, September, 1880. Trees in Assemblages. From Atlantic Monthly, August, 1861.
 American forest trees. From North American Review, April, 1837. pp. 28.
 American Forestry Congress, at Boston, September, 1885. pp. 27. Washington, 1886, 8°.
 Chipman, M. M. Report of Commissioners of California State Medical Society on forest preservation, etc. San Francisco, 1883, 8°, pp. 28.
 Cooper, J. G. On the distribution of the forests and trees of North America. From Smithsonian collections. pp. 40.
 Dawson, Jackson. The propagation of trees and shrubs from seed. n. p. 1885, 8°, pp. 46.
 Dorrien, S. V. Forests and forestry. Letter to Verplanck Corvin. New York, 1879, 8°, pp. 46.
 Flagg, Wilson. The woods and by-ways of New England. Boston, 1872, 12°, pp. 442.
 Hale, P. M. The woods and timbers of North Carolina. Raleigh, 1883, 12°, pp. 272.
 Harrison, J. B. The Adirondack forest and natural water-ways of New York. Reprinted from New York Tribune. 1885, f°. pp. 19.
 Hodges, Leonard B. Practical suggestions on forest tree planting in Minnesota. St. Paul, 1874, 8°, pp. 20.

Hough, F. B. Public health interests concerned in the preservation of forests, etc. Paper read at Baltimore, November 11, 1875, 8°, pp. 9.

——— Familiar talks about trees. Concord, 1883, 8°, pp. 12.

——— The maintenance of our woodlands. (In Transactions Wisconsin Horticultural Society, 1880-81.)

——— Tree planting in school grounds. Washington, 1883, 8°, pp. —. U. S. Bureau of Education circulation, April 9, 1883.

——— The duty of government in the preservation of woods. Address before American Association for Advancement of Science, 1873. Salem, 1873, 8°, pp. 10.

Iowa State Horticultural Society, Forestry Annual No. 5, 1879, Des Moines, 1879, 8°, pp. 32.

Kerr, Mrs. Alex. Tree planting. In Transactions Wisconsin Horticultural Society, 1881-2.

Loring, Geo. B. Address before American Forestry Congress, St. Paul, August 8, 1883. Washington, 1883, 8°, pp. 41. Department of Agriculture, U. S.

Marsh, Geo. P. The earth as modified by human action (forestry, etc.). N. Y., 1877, 8°, pp. 674.

Packard, A. S., Jr. Insects injurious to forest and shade trees. Bulletin No. 7, U. S. Entomological Commission. Washington, 1881, 8°, pp. 275.

Peaslee, John B. Trees and tree planting; celebration of Arbor Day. Washington, 1885, 8, pp. 64. Bureau of Education.

Pinney, Rev. Geo. Essay on culture and management of forest trees and native evergreens. Galena, 1869, 8°, pp. 51.

Preservation of forests and cultivation of timber. Report from Commissioner of Foreign Lands, U. S. House of Representatives, 1874, 43d Congress, 1st session, Report No. 259, pp. 119.

Prizes for arboriculture, offered by trustees of the Massachusetts Society for Promoting Agriculture. Boston, 1876, 8°, pp. 29.

Reed, M. C. Forest culture in Ohio. n. d. (1880?), 8°, pp. 9.

Sargent, C. S. A few suggestions on tree planting. Boston, 1876, 8°, pp. 35.

Springer, John S. Forest life and forest trees. New York, 1856, 12°, pp. 259.

Stickney, J. S. Timber culture. Transactions Wisconsin Horticultural Society, 1880-81.

Warden, John A. Essay on timber planting in Ohio. Columbus, 1880, 8°, pp. 9.

——— Forestry for Indiana. From transactions Indiana Horticultural Society, 1880, 8°, pp. 7.

——— Street trees for prairie towns. From transactions Illinois Horticultural Society, 1883, 8°, pp. 5.

——— The western catalpa; relations of forestry to agriculture. From Journal American Agricultural Association, 1881, 8°, pp. 24.

Warden, John A. Forests and forestry in Wisconsin. Transactions Wisconsin Horticultural Society, 1880, 1881.

- Warden, John A. Hedges and evergreens; their cultivation, etc. N. Y., 1859, 12°, pp. 291. Same, C. L.
- Forestry and its needs. Address before American Forestry Association, at Washington, February 19–21, 1878. 8°, pp. 16.
- Address before Otoe County (Neb.) Horticultural Society, in Nebraska city, September 12, 1878, on forestry in Nebraska. 8°, pp. 30.
- Wheeler, N. M. Forest culture. Wisconsin State Horticultural Society Transactions, 1881, 1882.
- Wright, Elizur. The voice of a tree from the Middlesex Falls. Boston, 1883, 8°, pp. 28.

MAGAZINE ARTICLES ON TREES AND FORESTS.

COMPILED FROM POOLE'S INDEX.*

- American forests. Lippincott's. I. James. Vol. 1, p. 596.
- Ancient and modern fuel. Eclectic. Vol. 55, p. 367.
- Age and size of trees. Littell's Museum. Vol. 36, p. 569.
- American forest trees. Harper's Magazine. W. Flagg. Vol. 6, p. 257.
- American Naturalist. J. W. Chickering, Jr. Vol. 4, p. 214.
- American historical trees. Harper's Magazine. B. J. Lossing. Vol. 24, p. 721.
- American shade trees. American Architect. W. G. Atkinson. Vol. 7, p. 181.
- Acclimatization of trees. American Naturalist. A. W. Bennett. Vol. 4, p. 528.
- A lover of trees. "All the year." J. Evelyn. Vol. 24, p. 294.
- Age and size of trees. American Almanac, 1838. p. 102.
- British trees and shrubs. Edinburgh Review. Vol. 69, p. 384.
- British trees and shrubs. Quarterly Review. Vol. 62, p. 332.
- Beauty of trees. Atlantic Monthly. W. Flagg. Vol. 21, p. 642.
- Budding of trees. Sharpe's London Magazine. Vol. 33, p. 287.
- Cuisine in forests. "Once a week." H. Vizettely. Vol. 16, p. 624.
- Climatic influence of forests. Popular Science Monthly. F. L. Oswald. Vol. 11, p. 385.
- Canadian forest trees. Canadian Monthly. Mrs. Trail. Vol. 14, p. 90.
- Conical growth of trees. Chambers' Journal. Vol. 39, p. 326.
- Coniferous trees. Edinburgh, Review. Vol. 120, p. 345.
- Canadian timber trees. Can. Journal of Industry. C. Robb. Vol. 6, p. 28.
- Curiosities of trees. Chambers' Journal. Vol. 50, p. 575.
- Dangers of forests. "Education." L. L. Dame. Vol. 1, p. 593.
- Destruction of forests. Overland Monthly. T. Evans. Vol. 6, p. 244.

* Index to Periodical Literature. By William Frederick Poole, LL. D. Third edition, brought down to January, 1882.

- Destruction of forests. Edinburgh N. P. Journal. J. W. Dawson.
Vol. 42, p. 259.
- Practical Magazine. Vol. 7, p. 217.
- Canadian Monthly. Vol. 16, p. 136.
- Penny Magazine. Vol. 11, p. 502.
- Destruction of forests in Canada. Canadian Monthly. N. W. Beckwith. Vol. 1, p. 527.
- Distribution of trees in Nebraska. American Journal of Science. J. T. Allen. Vol. 82, p. 165.
- European schools of forestry. Popular Science Monthly. N. H. Egleston. Vol. 19, p. 311.
- European and American forestry. Penn Monthly. Vol. 7, pp. 431, 527, 727.
- Edible productions of the forests of North America. Penny Magazine. Vol. 9, p. 495.
- English forest culture. British Quarterly Review. Vol. 38, p. 81.
- English and American trees. Potter's American Monthly. J. A. Howard. Vol. 12, p. 361.
- Evelyn on forest trees. Eclectic Review. Vol. 16, p. 1108.
- Emerson on trees of Massachusetts. North American Review. A. W. Abbott. Vol. 66, p. 190.
- Christian Examiner. A. Lamson. Vol. 42, p. 294.
- Forests. Hours at Home. M. De Vere. Vol. 3, p. 398.
- Forestry. "Nation." H. W. Cleveland. Vol. 33, p. 432.
- Penn Monthly. T. Meehan. Vol. 8, p. 141.
- "Republic." Vol. 3, p. 97.
- Forestry in France. Eclectic Engineering Magazine. Vol. 23, p. 186.
- Forestry in the United States. American Architect. Vol. 10, p. 74.
- Nation. C. S. Sargent. Vol. 28, p. 87.
- Forestry in its economical bearings. Nature. Vol. 7, p. 118.
- Forest trees. Dublin University Magazine. Vol. 46, p. 236.
- Forest trees in America. North American Review. W. B. Peabody. Vol. 35, p. 399.
- J. C. Gray. Vol. 44, p. 334.
- American Monthly Review. Vol. 2, p. 273.
- Forests of Nevada. American Journal of Science. C. S. Sargent. Vol. 117, p. 417.
- Forest lands of Maine. North American Review. L. Sabine. Vol. 58, p. 299.
- Forest notes in France. Cornhill Magazine. Vol. 33, p. 545.
- Forest culture in Germany. Every Saturday. Vol. 3, p. 589.
- Forest culture in Alpine ravines. Popular Science Monthly. M. J. Clere. Vol. 19, p. 830.
- Forest laws. Chambers' Journal. Vol. 43, p. 259.
- Forest geography. Nature. A. Gray. Vol. 19, p. 327.
- Forest trees of Britain. Quarterly Review. Vol. 96, p. 431.
- Forest scenes in America. Westminster Review. Vol. 12, p. 103.
- Forest life and forest trees. Blackwood's Magazine. Vol. 70, p. 669.
- De Bow's Commercial Review. Vol. 12, p. 296.
- Forests and fruit culture. Popular Science Monthly. J. S. Patterson. Vol. 2, p. 194.
- [Assem. Doc. No. 69.]

- Foes and friends of forests. Chambers' Journal. Vol. 51, p. 8.
- Giant trees of California. Scribner's Magazine. I. H. Bromley. Vol. 3, p. 261.
- Overland Monthly. A. M. Manning. Vol. 5, p. 397.
- Blackwood's Magazine. Vol. 99, p. 196.
- Chambers' Journal. Vol. 26, p. 398; vol. 36, p. 125; vol. 38; p. 346.
- Edinburgh N. P. Review. A. Murray. Vol. 67, p. 1; vol. 68, p. 205.
- Littell's Living Age. Vol. 52, p. 438.
- Growth of trees. Chambers' Journal. Vol. 38, p. 4.
- Sharpe's London Magazine. H. Coultas.
- Growth and decay of trees. Sharp's London Magazine. Vol. 37, p. 307.
- Great forests of antiquity and the present. Colburn's Magazine. Vol. 91, p. 378.
- Influence of forests on climate. Intellectual Observer. Vol. 7, p. 448.
- Southern Magazine. F. Ebener. Vol. 9, p. 336.
- Influence of forests on rainfall. Chambers' Journal. Vol. 25, p. 52.
- Edinburgh N. P. Journal. J. B. Bonsingault. Vol. 24, p. 85.
- Karl Koch, on tree cultivation. Nature. D. Oliver. Vol. 2, p. 351.
- Large trees in Western New York. American Journal of Science. S. B. Buckley. Vol. 63, p. 397.
- Longevity of trees. North American Review. A. Gray. Vol. 59, p. 189.
- Popular Science Monthly. E. Lewis. Vol. 3, p. 321.
- Edinburgh N. Phil. Journal. De Candolle. Vol. 15, p. 330.
- Lesson from trees. Monthly Religious Magazine. A. B. Muzzey. Vol. 50, p. 341.
- Legends respecting trees. Chambers' Journal. Vol. 1, pp. 188, 211.
- Law of forests. Macmillan's Magazine. C. S. Maine. Vol. 38, p. 58.
- Management of forests. Edinburgh Review. Vol. 142, p. 359.
- Management of forest trees. Penny Magazine. Vol. 11, p. 373.
- Moisture in forests. Eclectic Engineering Magazine. Vol. 9, p. 248.
- Mystic trees. Frazer's Magazine. M. D. Conway. Vol. 82, p. 590, and 705.
- Necessity of cultivating forests. Edinburgh N. Phil. Journal. Vol. 36, p. 236.
- Natural grouping of trees. Atlantic Monthly. W. Flagg. Vol. 8, p. 129.
- Nature, longevity and size of trees. Edinburgh New Phil. Journal. Vol. 42, p. 1.
- Old trees. Atlantic Monthly. J. S. Barry. Vol. 34, p. 676.
- Ornamental tree planting. Westminster Review. Vol. 11, p. 97.
- Observations on trees. Godey's Lady's Book. H. Coultas. Vol. 59, p. 344.
- Preservation of forests. North American Review. F. L. Oswald. Vol. 16, p. 470.
- Planting of waste lands. Quarterly Review. Vol. 36, p. 558.
- Planting and management of trees. Chambers' Journal. Vol. 16, p. 1.

- Rare lawn trees. *Scribner's Monthly*. S. Parsons, Jr. Vol. 19, p. 34.
- Recreation and solitude. *Atlantic Monthly*. W. J. Stillman. Vol. 40, p. 10.
- Shade trees in our large cities. *National Quarterly Review*. Vol. 31, p. 337.
- Schools of forestry. *Eclectic Engineering Magazine*. J. C. Brown. Vol. 18, p. 468.
- Schools of forestry. *Nation*. C. S. Sargent. Vol. 33, p. 370.
- Stuart's planter's guide. *Edinburgh Review*. Vol. 49, p. 102.
- Sacred trees and flowers. *Quarterly Review*. Vol. 114, p. 210.
- Trees. *Putnam's Monthly*. Vol. 6, p. 518.
- *Chambers' Journal*. Vol. 45, p. 327.
- *Southern Literary Messenger*. Vol. 14, p. 12.
- Trees and their uses. *North American Review*. C. H. Brigham. Vol. 85, p. 178.
- Trees in a hygienic point of view. *Chambers' Journal*. Vol. 42, p. 219.
- Tree planting. *Quarterly Review*. Vol. 142, p. 50.
- Transplantation of trees. *New England Magazine*. Vol. 7, p. 185.
- *Blackwood's Magazine*. Vol. 23, p. 409.
- Traits of trees. *New England Magazine*. Vol. 6, p. 484.
- Talk about trees. *Recreative Science*. O. S. Round. Vol. 1, p. 61.
- Tenth census on forestry. *Atlantic Monthly*. S. Baxter. Vol. 48, p. 682.
- Tropical forests. *Chambers' Journal*. Vol. 48, p. 206.
- Timber and dry-rot. *Quarterly Review*. Sir J. Barrow. Vol. 12, p. 227.
- Timber and timber trees. "Nature." J. R. Jackson. Vol. 13, p. 181.
- Use of forests. *Popular Science Monthly*. N. H. Egleston. Vol. 19, p. 176.
- *Chambers' Journal*. Vol. 38, p. 108; vol. 53, p. 590.
- Useful and picturesque trees. *Monthly Review*. Vol. 162, p. 468.
- Value of trees. "Land we Love." Vol. 6, p. 204.
- Waverley oaks. *Atlantic Monthly*. Vol. 40, p. 319.

APPENDIX "C."

List of Lands in the Forest Preserve.

The list of State lands here appended will be of little or no interest to many; yet it is the most valuable and important part of the report now transmitted to your honorable body

We have endeavored to present here, clearly and distinctly, the area and location of this immense domain belonging to the Commonwealth. We would have liked to have added, also, a description of each lot, its topography, general appearance, with the quantity and quality of its standing timber. This, however, is necessarily deferred to some subsequent communication, when we hope to submit a detailed report on each lot, as made up from the various forester's returns.

The lands acquired at the Comptroller's tax sale of 1885 are not given in the following tabulations, as the time for their redemption has not yet expired. Until then it cannot be definitely known how much of an accession then occurred. Furthermore, the area of the forest preserve is greater than indicated by these lists by reason of many lands with disputed or doubtful titles which it was thought best to omit.

The amount of land in the possession of the Forest Commission at the present time is as follows:

Clinton.....	17,032 acres.
Essex.....	156,115 "
Franklin.....	182,907 "
Fulton.....	8,014 "
Greene.....	661 "
Hamilton.....	208,001 "
Herkimer.....	23,029 "
Lewis.....	5,948 "

St. Lawrence	40,826	acres
Saratoga.....	8,355	“
Sullivan.....	501	“
Ulster.....	32,731	“
Warren	30,439	“
Washington.....	708	“
Total	715,267	“

The amount given here for Clinton county does not include the “ Prison Lands ” in the towns of Altona and Dannemora, as these towns are not in the forest preserve. (See § 7, For. Com. Act.) There have been several thousand acres of land redeemed, which also makes the total area of the preserve much less than the amount stated in previous reports.

The acreage of the Warren county State lands, as given here, does not include the Lake George islands, although they are a part of the preserve; neither does the amount stated in Essex county include the islands at that end of the lake.

CLINTON COUNTY.

LIST OF LANDS BELONGING TO THE STATE.

Total Number of Acres, including Prison Lands, 17,031 $\frac{349}{2400}$

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles
			1871.	1877.	1881.	
Beekmantown ..	29	DUERVILLE PATENT. W. $\frac{1}{4}$, ex. 35 $\frac{1}{2}$ a. N. P't & 45a. S. W. cor. thereof		44 $\frac{3}{4}$		
do ...	29	N. $\frac{1}{4}$ of 95a. E. end of lot..			23 $\frac{1}{2}$	
do ...	29	W. P't b'd E. by lands of J. Wilson, Nebur La- fringea & Moses Lagay, 95a. ex. 31 $\frac{1}{2}$ a. N. end thereof, & 45a. W. P't of S. $\frac{1}{4}$ of lot			18 $\frac{1}{2}$	
do ...	35	S. W. cor.	32			
do ...	35	S. W. cor. in Beekmantown.		65		
do ...	52	S. W. $\frac{1}{4}$		62 $\frac{1}{2}$	62 $\frac{1}{2}$	
do ...	82	Ex 15a. N. W. cor. 37a. S. E. cor. 51a. S. W. cor. & 67 $\frac{3}{10}$ a., being so much of 72 $\frac{1}{2}$ a. N. E. cor. as is contained in E. $\frac{1}{4}$	79 $\frac{7}{10}$			
do ...	82	Ex 15a. N. W. cor. Sub. 1 37a. S. E. cor. 53 $\frac{1}{2}$ a. S. W. cor. 143r. long N. & S. and 60r. wide E. & W. & 70 $\frac{1}{2}$ a. N. E. cor. 27c. 28l. long N. & S.		73 $\frac{1}{2}$		
do ...	82	Ex. 70 $\frac{1}{2}$ a. N. E. cor. 27c. 28l. long N. & S. 38a. N. W. cor. 37a. S. E. cor. 53 $\frac{1}{2}$ a. S. W. cor. 143 $\frac{1}{2}$ r. long N. & S. & 60r. wide E. & W. & 25a., being all of S. W. $\frac{1}{4}$ of lot, not contained in said 53 $\frac{1}{2}$ a. parcel			25 $\frac{1}{2}$	
do ...	82	S. W. $\frac{1}{4}$ 62 $\frac{1}{2}$ a. ex. 37 $\frac{1}{2}$ a., being all thereof included in 53 $\frac{1}{2}$ a. S. W. cor. of lot, 143 $\frac{1}{2}$ r. long N. & S. & 60r. wide E. & W.			25	
		Total in Duerville Pat. belonging to the State, 296 $\frac{9}{20}$ acres.				
Saranac	22	LIVINGSTON'S GORE. S. E. cor. 39a. ex. S. Eells 3a. in S. E. cor., 10a b'd N. by 10a. owned by A. Norris, E. by lot line & S. by 3a. owned by Eells				

CLINTON COUNTY.

Town.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
Saratoga	22	LIVINGSTON'S GORE — (Continued). & W. by 15a. of McMurray & 11a. b'd N. by Farrell, E. by Town line, W. by McMurray & S. by Allen.....			15	
do	30	Ex. 32 $\frac{3}{10}$ a. E. P't 7c. 37l. wide on N. & 7c. 15l on S. line & 135a. W. P't...	29 $\frac{97}{100}$	39 $\frac{97}{100}$		
do	30	W. P't b'd E. by J. Ledwith, 174a. ex. 25a. N. W. cor. thereof 13c. 25l. wide E. & W. on N. line, b'd S by the Burnt Hills road & 110a. S. W. cor. 31c. wide E. & W. b'd N. by the Burnt Hills road.....			39	
		Total in Livingston Gore belonging to State, 54 acres.				
Plattsburgh....	6	REFUGEE GORE. South of Duerville Patent. All in Plattsburgh ex. 77a. S. W. cor. thereof.....			97 $\frac{47}{100}$	
		Total in Refugee Gore belonging to State, 97 $\frac{47}{100}$ acres.				
Peru	3	LIVINGSTON'S PATENT. Division 5, Hart Tract.			5 $\frac{1}{2}$	
do .....		.....			5 $\frac{1}{2}$	
		Total in Livingston's Pat. belonging to State, 150 $\frac{1}{2}$ acres.				
Ausable.....	196	MAUL'S PATENT. B'd N. & E. by land formerly of Earl Pierce, S by Ausable River & W. by School House Lot & lands sold in 1841 by Martin Pope to Hugh McClerkin.....			16	
		Total in Maul's Pat. belonging to State, 16 acres				
Black Brook....		OLD MILITARY TRACT. Township 3.		967	853	
do	10	Ex. 189a. N. W. cor. square.....		664		
do	10	Ex. 189a. N. E. cor. square & 189a. N. W. cor. square.....			475	
do	10	S. E. cor. square.....			189	
do	15	S. E. cor. square.....	583		426 $\frac{1}{2}$	

CLINTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles
			1871.	1877.	1881.	
		OLD MILITARY TRACT, TOWNSHIP 3 — (<i>Continued</i>).				
Black Brook	15	.....		1066		
do	15	N. $\frac{1}{2}$			426 $\frac{1}{2}$	
do	17	Sub. 3.....		85	85	
do	17	" 4.....			85	
do	17	" 8.....	85	85	85	
do	17	" 9.....	85	85	85	
do	18	Ex. 180a. N. E. cor. square & 80a. S. E. cor.....		593	593	
do	18	N. E. cor., square.....		180	180	
do	24	Ex. 145a. bd. N. 43c. 25l by a line running S. 89° E from a point on the W'y line of lot. 29c. 10l. N. from the center of the Port Kent & Hop- kinton turnpike to the Saranac River, E'y by said river, S. 2c. by a line par'l with the N. line of lot, and W. 71c. 10l. by lot line.....			708	
do	26	N. E. cor., square.....			113	
do	27	.....	853	853	853	
do	33	Ex. Subs. 1, 2 & 3 (being all N. & W. of Sampson Pond), 460a. & S. E. cor. 50a. Sale of 1853.				343
do	41	N. $\frac{1}{2}$		426		
do	41	N. W. cor., square.....			91	
do	41	N. $\frac{1}{2}$ ex. 91a. N. W. cor., sq.			335	
do	72	S. E. cor.....		10		
do	72	S. E. cor. bd. N. by S. line of Moses Perry's land & by the continua- tion E. of said S. line to E. line of lot & W. by John Musgroves, 50a....			125	
do	73	Ex. und. $\frac{1}{2}$ pd. by John Tayler Cooper.		237 $\frac{1}{2}$	237 $\frac{1}{2}$	
do	73	Und. in all ex. J. T. Coop- er's und. $\frac{1}{2}$ & C. D. Coop- er's und. $\frac{1}{4}$	30			
do	74	Ex. 100a N. W. (Reverted Sept. 6, 1859).....				753
		Total in O. M. T., Tp. 3, be- longing to State, 7,368 $\frac{1}{2}$ acres.				
		OLD MILITARY TRACT. Township 4.				
Saranac	1	All in Saranac.....		114	114	
Black Brook	9	Sub. 7.....		85	85	

CLINTON COUNTY.

Town.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
OLD MILITARY TRACT, TOWNSHIP 4 — (Continued).						
Black Brook...	10	Sub. 2.....			100	
do	10	" 7.....			100	
Saranac	32	B'd N. by Highway, E. by Tromblay & W. by Gokcy.....		99		
do	48	B'd N. by J. Farrell, E. by Hanlon, S. by lot line & W. by Caffee.....			17	
do	62	Ex. 50a. S. E. cor., 50a. S. W. cor. & 400a. on N. line adj. 50a. N. E. Sale of 1853.....				140
Black Brook	89	W. end of 140a. N. P't ...	70			
do	90	Sub. 2.....		160	160	
do	91	B'd N. by Highway, E. by lot line, S. by J. P. Sayers, or J. B. Sayers, or J. B. Hayrs, or S. B. Sayrs, & W. by J. Healey or J. Haley.....	74	74		
do	91	On E. line 26c. 65l. N. of S. E. cor. 27c. 47l. on E. 27c. 77l. on W. & 26c. 65l. on N. & S. lines....			74	
do	91	S. E. cor.....		71		
do	91	S. E. cor., square.....			71	
Total in O. M. T., Tp. 4, belonging to State, 1030 acres.						
OLD MILITARY TRACT. Township 5.						
Ellenburgh	43	S. W. cor.....	50			
do	72	Sale of 1853.				213
do	105	S. E. cor		71½		
do	123	Bought by State July 27, 1868				213
do	124	Bought by State July 27, 1868.				213
do	125	Bought by State July 27, 1868.....				213
do	126	Bought by State July 27, 1868.....				213
do	129	Bought by State July 27, 1868.....				213
do	130	Bought by State July 27, 1868.....				213
do	169	.....		213½	213½	
do	161	.....		213½	213½	
do	171	Bought by State July 27, 1868.....				213½
do	172	Bought by State July 27, 1868.....				213½
do	174	Bought by State July 27, 1868.....				213½

CLINTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
OLD MILITARY TRACT, TOWNSHIP 5—(Continued).						
Ellenburgh	175	Bought by State July 27, 1868.....				213½
do	176	Bought by State July 27, 1868.....				213½
do	178	Bought by State July 27, 1868.....				213½
do	179	Bought by State July 27, 1868.....				213½
Dannemora and Ellenburgh....	181	Bought by State July 27, 1868.....				213½
	182	Bought by State July 27, 1868.....				213½
do	183	Bought by State July 27, 1868.....				213½
do	184	Bought by State July 27, 1868.....				213½
do	185	Bought by State July 27, 1868.....				213½
do	186	Bought by State July 27, 1868.....				213½
do	187	Bought by State July 27, 1868.....				213½
do	188	Bought by State July 27, 1868.....				213½
do	189	Bought by State July 27, 1868.....				213½
do	190	Bought by State July 27, 1868.....				213½
		Total in O. M. T., Tp. 5, belonging to State, 5,665½ acres.				
— — —						
OLD MILITARY TRACT. Township 6.						
Ellenburgh	15	N. E. cor.....	26			
Clinton.....	32	N. P't of E. ¼. Sale of 1853.....				200
do	37	Subs. 1 & 3.....		170 ² / ₁₀₀		
do	37	Sub. 1.....			54	
	48	On N. line 118r. W. from N. E. cor. 20r. long N. & S. & 9½r. wide E. & W.			1 ³ / ₅	
do	55	S. W. cor. 220r. wide N. & S. & 320r. long E. & W., 440a. ex. 340a. S. P't thereof, b'd N. by line par'l with & 152r. S. from N. line of lot.....			100	
do						
Ellenburgh	59	W. Side		208		
do	59	N. end of 54a. E. P't of 262a. W. side				
Clinton.....	61	What remains of 351a. N.E cor. 320r. N. & S. & 175½r. E. & W. after ex. so much		37 ² / ₂₆		

CLINTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
Clinton.....	61	OLD MILITARY TRACT, TOWNSHIP 6—(Continued). thereof as is contained in 286a. E. p't of lot.....	65			
do	73	Sub. 7.....	60			
do	85	N. E. cor. 380r. long N. & S. & 98r. wide E. & W.....		232		
do	85	On S line 132r. E. from S. W. cor. 195r. long N. & S. & 45r. wide E. & W.....		50		
		Total, in O. M. T., Tp. 6, belonging to State, 1,052 $\frac{247}{800}$ acres.				
Saranac.....	4	PION PATENT: B'd N. by center, E. by Douglass, S. by line & W. by J. Duyre.....			25	
		Total in Pion Pat., belonging to State, 25 acres ...				
Plattsburgh.....	16	REFUGEE TRACT. 333 $\frac{1}{2}$ a. Lots. N. E. cor. Sale of 1853... Total in Refugee Tract, belonging to State, 50 acres.				50
Chazy	7	REFUGEE TRACT. 420a. Lots. S. E. cor. Sale of 1853...				45
Mooers	149	S. pt. do do				156
do	176	S. E. cor. do do				48
do	195	W. $\frac{1}{4}$ do do				210
do	197	W. $\frac{1}{4}$ of S. W. $\frac{1}{4}$		52 $\frac{1}{2}$		
do	197	B'd N. by P. Stafford, E. by W. Brisben, S. by J. Tallman & W. by E. White.....		52 $\frac{1}{2}$	52 $\frac{1}{2}$	
do	203	E. pt. bd. W. by Killis.....		100		
do	204	S. E. cor. Sale of 1853...				12
do	210	N. W. $\frac{1}{4}$ & W. $\frac{1}{4}$ of S. W. $\frac{1}{4}$	157			
do	210	N. W. $\frac{1}{4}$			105	
Plattsburgh.....	241	Ex. 57 $\frac{1}{2}$ a. E. $\frac{1}{2}$ of S. E. $\frac{1}{4}$. Sale of 1853.....				367 $\frac{1}{2}$
Plattsburgh and Schuyler Falls. }	250	E. pt. of W. $\frac{1}{4}$. Sale of 1853				83
Plattsburgh.....	252	Sub. 8, State property since 1844.....				11 $\frac{1}{4}$
do	252	Sub. 9, State property since 1844.....				12 $\frac{1}{4}$
		Total in Refugee Tract, belonging to State, 1,255 $\frac{1}{2}$ acres.				

ESSEX COUNTY.

LIST OF LANDS BELONGING TO THE STATE.

Total Number of Acres, 156,115⁸²₁₈₆.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE			Other titles.
			1871.	1877.	1881.	
		ESSEX TRACT — HENRY'S SURVEY.				
Keene	128	N. P't Taylor will lot .....	.....	1		
do	128	N. P't Taylor will lot b'd beg. on S. side of Style's Brook. at the upper mill dam, th. N. 8r. to a stake, th. W. 20r. to a stake & stones, th. S. 8r. to a bass-wood tree on S. side of said brook & th. E. along said brook 20r. to beg.				
do	185	.....				1
do	222	.....				172
do	228	.....		102		160
do	231	.....		200		102
		Total in Essex Tract, belonging to State, 636 acres.				201
		GORE BETWEEN THURMAN'S ROAD PATENT AND HOFFMAN TOWNSHIP.				
Schroon	3	Reverted Oct. 24, 1867.				92
		HOFFMAN TOWNSHIP.				
Schroon	A	.....		200		200
do	B	.....		200		200
do	D	E. P't, in Schroon, 100a ex. 50a. being so much of 55a. N. P't of lot as is contained therein.		50		50
do	E	E. P't in Schroon		50		
do	E	All in Schroon				50
Minerva	E	W. P't, in Minerva		150		
do	E	All in Minerva				150
Schroon	F	.....		250		250
do	1	S. W. $\frac{1}{4}$		62 $\frac{1}{2}$		
do	1	S. W. cor.				100
do	1	Ex. Butler's 100a. S. W. cor.				150
do	3	Ex. und. $\frac{1}{3}$ p'd by T. E. Davies & und. $\frac{1}{6}$ p'd by E. O. Comar				150
do	5	Ex. und. $\frac{1}{4}$ p'd by Finch, Pruyn & Co.		125		250
do	6	.....		250		250
do	7	.....		250		250
do	8	.....		250		250

ESSEX COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		JAY TRACT.				
Wilmington	6	.....		300		
do	25	.....	200	200	278 ⁸ / ₁₀	
do	29	.....			429	
do	32	Ex. 200a. N P't. Sale of 1853				150
do	51	N. end.....	140			
		Total in Jay Tract, belonging to the State, 1,297 ⁸ / ₁₀ acres.				
		MAUL'S PATENT.				
Chesterfield	30	All in Chesterfield		75	75	
do	50	N. $\frac{1}{2}$		100		
do	56	.....		200	200	
do	106	N. $\frac{1}{2}$			100	
		Total in Maul's Patent, belonging to the State, 475 acres.				
		NORTH RIVER HEAD TRACT.				
North Hudson...	18	.....	160	160	160	
do	14	.....	160	160	160	
do	22	.....		160	160	
do	23	.....		160		
do	44	.....			160	
do	46	.....		160	160	
do	83	All in North Hudson			80	
do	84	S. $\frac{1}{2}$ in North Hudson		80		
Elizabethtown...	83	N. $\frac{1}{2}$ in Elizabethtown		80		
do	83	All in Elizabethtown			80	
do	84	N. $\frac{1}{2}$ in Elizabethtown		80		
do	98	Ex. N. W. $\frac{1}{4}$		120		
do	103	.....		160	160	
do	104	.....		160	160	
do	110	.....		160	160	
do	126	.....	160			
do	128	Being the bed of the Boquet river, & land b'd beg. 3ft. E'ly from a black cherry tree in the highway fence nearly opposite the dwelling house of Elisha Holcomb, th. N. 11° E. 3r. and 17l. to E. bank of said river, th. down said river on its E. bank N. 65° 30' E. 20r. to the top of the lower falls, th. continuing on said E bank N 50° E. 42r. to S. line of lot 2, Roaring Brook Tract. th. W. on said S. line 17r. & 15l., th. S. 50° W. 29r., th. S. 65° 30' W. 12r., th. N. 73° W. 16r., th. S. 17°				
	& 129					

ESSEX COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
Elizabethtown .	128 & 129	NORTH RIVER HEAD TRACT (Continued).				
		W. 12r. to a pt. 4r. up stream (on E. bank of said river) from the top of the upper or Split Rock Forge Falls, th. S. 50° E. 16r. to a large rock near the west wheel track of the State road and th. N. 85° E. 10r. to beg.....		6	6	
		Total in North River Head Tract, belonging to the State, 2,046 acres.				
<hr/>						
		OLD MILITARY TRACT. Township 1, Thorn's Survey.				
Elizabethtown ..	16	S. W. $\frac{1}{4}$		40		
do ..	16	S. W. $\frac{1}{4}$, ex. und. $\frac{1}{4}$ p'd by Root & Nicholson.....			20	
Lewis	44	Bonded Oct. 18, 1847. Sold 1853 for tax of 1847....				160
do	50	Ex. und. $\frac{1}{4}$ p'd by Albany & Rensselaer Iron. & Steel Co.....		38 $\frac{1}{2}$	36	
Elizabethtown ..	55	W. $\frac{1}{4}$, in Elizabethtown...		106		
do ..	55	W. $\frac{1}{4}$			106 $\frac{1}{2}$	
do ..	79	Original.....				160
do ..	81	do				160
Keene	88	do			*160	160
		Total in Old Military Tract, Township 1, Thorn's Survey, belonging to the State, 825 $\frac{1}{4}$ acres.				
<hr/>						
		OLD MILITARY TRACT. Townships 1 and 2, Richard's Survey.				
Wilmington.....	13	Sale of 1853.....				64
Keene	14	N. W. cor.....		57		
do	14	N. W. cor. b'd beg. at N. W. cor. of lot at a p't 13l. S. E from a silver birch tree, th. S. 34c. to Walter brook, th. down said brook as it winds & turns to a spruce tree blazed on N. & S. sides, th. N. 17c. to S. line of lot 15, & th. W. 26c. to beg.....				
do	15	.....		315	57 350	

* Also sold for taxes and bid in by the State at the 1881 Tax Sale.

ESSEX COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		OLD MILITARY TRACT, TOWNSHIPS 1 AND 2, RICHARD'S SURVEY — (Continued).				
Wilmington.....	50	N. p't in Wilmington.....	187	187	187	
do	51	All in Wilmington.....	205	205		
do	51	N. P't in Wilmington.....			205	
do	52	N. P't in Wilmington.....		254		
do	52	All in Wilmington			254	
Keene	52	.....			514½	
Wilmington.....	54	Ex. E. ½ of W. ½.....		835	835	
do	54	E. ½ of W. ½.....			167	
do	56	.....		382	382	
Keene	65	.....		700	914½	
do	69	.....		760	911	
do	93	.....		350	592	
		Total in Old Military Tract, Townships 1 and 2, Rich- ard's Survey, belonging to the State, 5,369 acres....				
		OLD MILITARY TRACT. Township 11.				
St. Armand.....	1	.....		120		
do	6	.....		160	160	
North Elba	15	.....		160	160	
do	20	.....		160	160	
St. Armand	22	.....	160	160		
do	26	.....		160	160	
do	28	Ex. 110a. N. W. cor.....	50	50		
North Elba.....	34	.....		160	160	
do	35	.....		160	160	
do	38	.....		160	160	
do	39	.....		160	160	
do	40	.....		160	160	
St. Armand	41	W P't	103			
do	42	.....		160		
do	43	.....		160	160	
do	45	S. W. ½.....		40		
do	45	.....			160	
do	50	.....		160	160	
North Elba.....	55	N. ½.....		80	80	
do	58	Sale of 1843				160
do	59	.....		160	160	
do	60	.....		160	160	
St. Armand	69	.....		160		
do	69	N. ½.....			80	
do	69	S. ½			80	
do	70	Ex. S. W. ½		120	120	
do	71	.....		160	160	
North Elba	72	.....		160	160	
do	73	.....		160	160	
do	74	.....		160	160	
do	77	.....		160	163	
do	78	Ex. S. W. ½.....		120	122½	
do	78	S. W. ½.....			40½	

Essex County.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		OLD MILITARY TRACT, TOWNSHIP 11 — (Continued).				
North Elba	79			160	160	
do	80	All		160	160	
do	80	N. W. $\frac{1}{4}$	40			
do	81			160	160	
St. Armand	86	S. P't	120	120		
do	88		160	160	160	
do	90		160	160	160	
do	91			160	160	
North Elba	92			160	160	
do	98	Ex. N. W. $\frac{1}{4}$		120	120	
do	99			160	160	
do	100			160	160	
St. Armand	107			160	160	
do	108		160	160	160	
do	109			160	160	
do	110			160	160	
North Elba	114	N. W. $\frac{1}{4}$			40	
do	115	Ex. N. W. $\frac{1}{4}$		120	120	
do	117	Reverted Oct. 1, 1844				200
do	118			160	160	
do	120			160	160	
St. Armand	122			160	160	
do	124			160	160	
do	125		160	160	160	
do	127			160	160	
do	128		160	160	160	
do	129		160	160	160	
do	130			160	160	
North Elba	133	N. W. cor.	10			
do	133	All		160	160	
do	134			160	160	
do	135			160	160	
do	136	S. E. $\frac{1}{4}$	30			
do	136	Ex. N. W. $\frac{1}{4}$		90		
do	136	All			160	
do	137	N. W. $\frac{1}{4}$	50	50	50	
do	137	S. $\frac{1}{4}$ & N. E. $\frac{1}{4}$			150	
do	138	N. $\frac{1}{4}$			80	
do	139	Ex. N. E. $\frac{1}{4}$ & S. W. $\frac{1}{4}$		80		
do	139	N. E. $\frac{1}{4}$ & S. W. $\frac{1}{4}$			80	
do	139	N. W. $\frac{1}{4}$ & S. E. $\frac{1}{4}$			80	
do	140			160	160	
St. Armand	144			160	160	
do	145			160	160	
do	146			160	160	
do	147			160	160	
do	148		160	160	160	
do	149			160	160	
do	150			160	160	
North Elba	154			160	160	
do	155			160	160	
do	156	N. W. cor.		70	70	
do	157			200	200	
do	159	N. $\frac{1}{4}$		80		

ESSEX COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		OLD MILITARY TRACT, TOWNSHIP 11—(Continued).				
North Elba	160	Ex. S. E. $\frac{1}{4}$		120	120	
St. Armand	164	.....		200	200	
do	165	.....		200	200	
do	166	.....		200	200	
do	167	.....		200	200	
do	168	.....		200	200	
do	169	Ex. S. E. $\frac{1}{4}$		150	150	
North Elba	174	Ex. 70a. N. W. cor.		90	90	
do	175	Ex. N. E. $\frac{1}{4}$		120	120	
do	175	N. E. $\frac{1}{4}$			40	
do	176	.....		120	120	
do	177	W. $\frac{1}{4}$			50	
do	178	.....		200	200	
do	179	All		130		
do	179	N. end	30			
do	180	Ex. S. E. $\frac{1}{4}$		120	120	
St. Armand	181	W. Side		100		
do	181	W. Side 35c. wide			105	
do	182	.....		300	300	
do	184	.....		300	300	
do	185	Ex. N. E. $\frac{1}{4}$		225	225	
do	185	N. E. $\frac{1}{4}$			75	
do	186	.....		300	300	
do	187	.....		160	160	
do	188	.....		160	160	
North Elba	193	.....		160	160	
do	195	.....		160	160	
do	196	Ex. S. W. $\frac{1}{4}$		90	90	
do	197	.....		200	175	
do	198	Ex. S. W. $\frac{1}{4}$ & und. $\frac{3}{4}$ of S. E. $\frac{1}{4}$ p'd by Amanda Lyon		113 $\frac{1}{2}$		
do	198	Ex. S. W. $\frac{1}{4}$			146 $\frac{1}{2}$	
do	199	Ex. N. W. $\frac{1}{4}$		150	150	
do	200	.....		160	160	
St. Armand	203	.....		160	160	
do	204	.....		160	160	
do	205	.....		160	160	
do	206	.....		160	160	
do	207	.....		160	160	
do	208	.....		160	160	
do	209	.....		160	160	
do	211	.....		160	160	
North Elba	213	.....		160	160	
do	215	.....		160	160	
do	218	Ex. und. $\frac{3}{4}$ of N. E. $\frac{1}{4}$ & und. $\frac{3}{4}$ of S. W. $\frac{1}{4}$ p'd by O. Abel, Jr.		106 $\frac{3}{4}$		
do	218	Ex. und. $\frac{3}{4}$ of N. E. $\frac{1}{4}$ p'd by E. D. Hayes & und. $\frac{3}{4}$ of S. W. $\frac{1}{4}$ p'd by O. Abel			106 $\frac{3}{4}$	
St. Armand	223	.....		160	160	
do	224	Ex. N. E. $\frac{1}{4}$		120	120	

ESSEX COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles!
			1871.	1877.	1881.	
OLD MILITARY TRACT; TOWNSHIP 11—(Continued).						
St. Armand.....	225	.....		160	160	
do	226	.....		160	160	
do	227	.....		160	160	
do	228	.....		160	160	
do	230	.....		160	160	
do	231	.....		160	160	
North Elba.....	232	.....		160	160	
do	233	.....		160	160	
do	234	Ex. S. E. $\frac{1}{4}$		120	120	
St. Armand.....	241	.....		120	120	
do	242	.....		160	160	
do	243	.....		160	160	
do	244	.....		160	160	
do	245	.....		160	160	
do	246	.....		160	160	
do	247	.....		160	160	
do	248	.....		160	160	
do	249	.....		160	160	
do	250	.....		160	160	
do	251	.....	160	160	160	
North Elba.....	252	.....		160	160	
do	253	N. E. cor.....	10			
do	253	N. E. $\frac{1}{4}$		40		
do	253	N. E. $\frac{1}{4}$ and S. W. $\frac{1}{4}$			80	
St. Armand.....	262	.....		160	160	
do	263	.....		160	160	
do	264	Ex. S. E. $\frac{1}{4}$		120	120	
do	265	.....		160	160	
do	266	.....		160	160	
do	267	.....		160	160	
do	269	Ex. 100a. N. W. cor.....		60		
do	269	Ex. 100 $\frac{9}{4}$ 00a. N. W. cor., 126 $\frac{1}{2}$ r. square.....			60	
do	271	.....		160	160	
North Elba.....	275	.....		160	160	
St. Armand.....	282	.....		160	160	
do	283	.....		160	160	
do	284	.....		160	160	
do	285	.....		160	160	
do	286	.....		160	160	
do	287	.....		160	160	
do	288	.....		160	160	
do	289	.....		160	160	
do	290	.....		160	160	
do	303	.....		120	120	
do	304	.....		120	120	
do	305	.....		120	120	
do	306	.....		120	120	
do	307	.....		120	120	
do	308	.....		120	120	
do	309	.....		120	120	
do	310	.....		120	120	
North Elba.....	317	.....		200	200	
do	318	.....		160	160	

ESSEX COUNTY.

TOWN.	No. of lot	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
OLD MILITARY TRACT, TOWNSHIP 11 —(Continued).						
St. Armand.....	321	.....		120	120	
do	322	.....		160	160	
do	323	.....		160	160	
do	324	.....			160	
do	325	Ex. N. E. $\frac{1}{4}$		120	120	
do	326	.....		160	160	
do	327	.....		160	160	
do	328	.....		160	160	
do	329	.....		160	160	
do	330	.....		160	160	
North Elba	333	.....	40			
do	333	N. W. P't rem. water.....		20		
do	337	Ex. N. E. $\frac{1}{4}$		150	150	
do	338	.....		160	160	
St. Armand.....	347	.....		160	160	
do	350	.....		160	160	
North Elba.....	354	.....		160	160	
do	355	.....		160	160	
do	357	.....		200	200	
do	358	.....		160	160	
do	359	S. E. $\frac{1}{4}$		40	40	
do	360	N. $\frac{1}{2}$		80	80	
Total in Old Military Tract, Township 11, belonging to the State, 28,896 $\frac{1}{2}$ acres.						
OLD MILITARY TRACT. Township 12, Richard's Survey.						
North Elba	1	Sub. 3. Original				155 $\frac{8}{10}$
do	1	Sub. 3.....			155	
do	2	Sub. 1, ex. N. W. $\frac{1}{4}$			123	
do	2	Sub. 3.....	160	160	192 $\frac{7}{10}$	
do	3	Bid in School Fund Bond Sept. 6, 1859.....				1440
do	4	Bid in School Fund Bond, Sept. 6, 1859				835
do	5	.....		620	839	
do	6	N. $\frac{1}{2}$		720	720	
do	7	Sub. 1. Original			*160	160
do	7	Sub. 2. Original			*160	160
do	10	Sub. 1, ex. und. $\frac{2}{3}$ of N. E. $\frac{1}{4}$ redeemed from sale of 1871 by Munroe Hall ...	155 $\frac{5}{8}$			
do	10	Sub. 1.....		187	168	
do	10	Sub. 2 Original				152
do	10	Sub. 3, ex. und. $\frac{1}{6}$ p'd by David Jones, und $\frac{1}{6}$ p'd by Chas. N. Williams & und. $\frac{3}{12}$ p'd by Oliver Abel				82 $\frac{1}{2}$

Also sold for taxes and bid in by the State at the 1881 Tax Sale.

ESSEX COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		OLD MILITARY TRACT, TOWNSHIP 12, RICHARD'S SURVEY — (Continued).				
North Elba.....	10	Sub. 4, ex. und. $\frac{1}{8}$ p'd by David Jones, und. $\frac{1}{6}$ p'd Chas. N. Williams, und. $\frac{3}{4}$ p'd by Oliver Abel & und. $\frac{1}{8}$ p d by Chas. H. Faxon.....			44 $\frac{1}{2}$	
do	13	.....		620	847 $\frac{6}{10}$	
do	17	Sub 2.....		155	155	
do	17	Sub. 2, all of 100a. S. side contained in N. W. $\frac{1}{4}$		11 $\frac{1}{2}$		
do	17	Sub. 3, N. E. cor.....	1			
do	17	Sub. 3, N. E. $\frac{1}{4}$		38 $\frac{2}{4}$	34 $\frac{1}{2}$	
do	22	Ex. 700a. S. P't.....		740	686	
do	23	Sub. 1.....		160	160	
do	23	Sub. 2, Ex. S. E. $\frac{1}{4}$	120	120	111	
do	23	Sub. 3.....		188	188	
do	23	Sub. 4, N. end of W. $\frac{1}{4}$	10			
do	23	Sub. 4, all.....		188	174	
do	24	Sub. 1, N. E. $\frac{1}{4}$ & S. W. $\frac{1}{4}$		83 $\frac{1}{2}$	83 $\frac{1}{2}$	
do	24	Sub. 2.....	167	167	152	
do	24	Sub. 3.....		150	150	
do	24	Sub. 4, N. W. $\frac{1}{4}$	37 $\frac{1}{2}$	37 $\frac{1}{2}$	34 $\frac{1}{2}$	
do	30	.....		1440	1458	
do	31	.....		640	710	
do	32	S. $\frac{1}{4}$		320		
do	32	Ex. S. E. $\frac{1}{4}$ of N. W. $\frac{1}{4}$			589 $\frac{11}{16}$	
do	33	Ex. N. E. $\frac{1}{4}$ of N. E. $\frac{1}{4}$ & N. E. $\frac{1}{4}$ of S. E. $\frac{1}{4}$		560		
do	33	Ex. N. E. $\frac{1}{4}$ of S. E. $\frac{1}{4}$			583 $\frac{1}{2}$	
do	34	.....		640	711 $\frac{1}{4}$	
do	35	.....		1440	1458	
do	37	Bid in School Fund Bond, Sept. 6, 1859.....				861
do	38	Bid in School Fund Bond, Sept. 6, 1859.....				1449
do	39	.....		640	708 $\frac{4}{10}$	
do	40	Bid in School Fund Bond, Sept. 6, 1859.....				614 $\frac{1}{4}$
do	41	Bid in School Fund Bond, Sept. 6, 1859.....				539
do	43	Bid in Schcol Fund Bond, Sept. 6, 1859.....				1278
		Total in Old Military Tract, Township 12, Richard's Survey, belonging to the State, 18,944 $\frac{19}{48}$ acres.				
		OLD MILITARY TRACT. Township 12, Thorn's Survey.				
North Elba.....	1	Ex. S. E. $\frac{1}{4}$		120	120	
do	2	.....		160	160	
do	3	.....		160	160	

ESSEX COUNTY.

Town.	No. of lot.	Description.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		OLD MILITARY TRACT, TOWNSHIP 12, THORN'S SURVEY — (Continued).				
North Elba.....	4	Ex. S. E. $\frac{1}{4}$		120	120	
do	5	Ex. S. E. $\frac{1}{4}$		120		
do	5	All.....			160	
do	6	Ex. S. E. $\frac{1}{4}$		120	120	
do	6	S. E. $\frac{1}{4}$			40	
do	7	.....		160	160	
do	8	.....		160	160	
do	9	.....		160	160	
do	10	.....		160	160	
do	11	N. W. $\frac{1}{4}$ & S. E. $\frac{1}{4}$		80	80	
do	11	N. E. $\frac{1}{4}$ & S. W. $\frac{1}{4}$			80	
do	12	.....		160	160	
do	14	.....		160	160	
do	15	Ex. N. W. $\frac{1}{4}$		120	120	
do	16	.....		160	160	
do	17	.....		160	160	
do	18	.....		160	160	
do	19	.....		160	160	
do	20	.....		160	160	
do	21	Ex. N. E. $\frac{1}{4}$		120		
do	21	All.....			160	
do	22	N. $\frac{1}{4}$		80	80	
do	23	N. W. $\frac{1}{4}$ & S. E. $\frac{1}{4}$		80	80	
do	24	Ex. S. E. $\frac{1}{4}$		120	120	
do	25	.....		160	160	
do	26	.....		160	160	
do	27	.....		160	160	
do	28	Ex. N. E. $\frac{1}{4}$		120	120	
do	28	N. E. $\frac{1}{4}$			40	
do	29	.....		160	160	
do	30	.....		160	160	
do	31	S. $\frac{1}{4}$		80		
do	31	All.....			160	
do	32	.....		160	160	
do	33	.....		160	160	
do	34	.....		160	160	
do	35	Ex. N. W. $\frac{1}{4}$		120	120	
do	36	.....		160	160	
do	37	.....		160	160	
do	40	.....		160	160	
do	41	.....		160	160	
do	42	Ex. N. W. $\frac{1}{4}$		120	120	
do	43	.....		160	160	
do	47	.....		160	160	
do	48	N. E. $\frac{1}{4}$		40		
do	48	All.....			160	
do	49	Ex. S. W. $\frac{1}{4}$		120	120	
do	50	All of 130a. W. side con- tained in E. $\frac{1}{4}$	50			
do	50	.....		160	160	
do	53	.....		160	160	
do	54	Ex. S. E. $\frac{1}{4}$		120	120	
do	55	S. W. $\frac{1}{4}$			40	

ESSEX COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		OLD MILITARY TRACT, TOWNSHIP 12, THORN'S SURVEY — (Continued).				
North Elba	56	S. W. $\frac{1}{4}$	40	40	40	160
do	57	Reverted Oct. 1, 1844.				
do	59	N. $\frac{1}{4}$	80	80	80	
do	60	N. W. $\frac{1}{4}$		40	40	
do	61	.....		160	160
do	62	Ex. S. E. $\frac{1}{4}$		120	120	
do	63	Ex. N. W. $\frac{1}{4}$		120	120	
do	64	.....		160	160
do	65	.....		160	160
do	66	N. W. $\frac{1}{4}$			40	
do	67	Ex. N. W. $\frac{1}{4}$		120	120	
do	69	Ex. S. W. $\frac{1}{4}$		120		
do	69	All			160	
do	83	Ex. S. W. $\frac{1}{4}$		120	120	
do	83	S. W. $\frac{1}{4}$			40	
do	84	Ex. S. W. $\frac{1}{4}$		20		
do	84	E. $\frac{1}{4}$			80	
do	84	N. W. $\frac{1}{4}$			40	
do	90	.....		160	160
do	91	.....		160	160
do	96	.....		160	160
do	98	.....		160	160
do	101	Starch mill, b'd beg. on the west branch of the Ausable River, 30 feet below Fenout & Thomp- son's saw-mill, th. N. E'y 40 ft. to a large rock, th. S. E'y 60 ft, th. S. W'y 40 ft. & th. N. W'y 60 ft. to beg		2400 sq. ft.		
do	115	N. E. $\frac{1}{4}$		40	40	
do	120	W. $\frac{1}{4}$			80	
do	121	Ex. N. W. $\frac{1}{4}$		20		
do	121	.....			160
do	123	.....		160	160
do	126	N. $\frac{1}{4}$ & S. W. $\frac{1}{4}$	120			
do	126	.....		160	160
do	127	.....			160
do	128	.....			160
do	129	.....		160	160
do	130	N. $\frac{1}{4}$	80			
do	130	.....		160	160
do	131	.....		160	160
do	132	Ex. S. E. $\frac{1}{4}$		120	120	
do	132	S. E. $\frac{1}{4}$			40	
do	134	N. W. $\frac{1}{4}$ & S. E. $\frac{1}{4}$		80	80	
do	135	.....	160	160	160
do	136	.....		160	160
do	137	Ex. N. E. $\frac{1}{4}$		120	120	
do	138	N. E. $\frac{1}{4}$ & S. W. $\frac{1}{4}$	80	80	80	
do	139	W. end of N. $\frac{1}{4}$	20			
do	140	N. V. $\frac{1}{4}$			40	

ESSEX COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		OLD MILITARY TRACT, TOWNSHIP 12, THORN'S SURVEY — (<i>Continued</i>).				
North Elba.....	141	Ex. S. E. $\frac{1}{4}$		120		
do	141	.....			160	
do	142	W. $\frac{1}{4}$		80		
do	142	Ex. N. E. $\frac{1}{4}$			120	
do	146	N. $\frac{1}{4}$ & S. E. $\frac{1}{4}$	120			
do	147	.....	160	160	160	
do	148	Ex. S. W. $\frac{1}{4}$		120	120	
do	149	.....		160	160	
do	153	.....		160	160	
do	154	W. Side.....	140			
do	154	.....		160	160	
		Total in Old Military Tract, Township 12, Thorn's Survey, belonging to the State, 12,580 $\frac{1}{8}$ acres.				
		PARADOX TRACT.				
Ticonderoga.....	22	.....			164	
do	23	.....			164	
do	24	N. W. cor., square.....	20			
do	24	.....		100		
do	25	.....			164	
do	39	.....		100	160	
Schroon.....	85	Ex. und. $\frac{1}{2}$ p'd by Roth....		80	80	
do	88	Ex. 25a. N. W. cor.....		135		
do	88	Ex. 28a. N. W. cor.....			135	
do	89	.....		160		
do	89	Ex. 13a. N. W. cor.			152 $\frac{1}{10}$	
do	89	N. W. cor.			13	
do	95	.....	160	160	160	
do	135	.....	200	200	200	
North Hudson...	172	Ex. und. $\frac{1}{2}$ assessed to Crown Point Iron Co....		80	84 $\frac{3}{10}$	
do	174	.....		160	150	
do	184	.....		160		
do	184	Ex. und. $\frac{2}{3}$ p'd by Wood- worth.....			53 $\frac{1}{2}$	
do	184	Und. $\frac{2}{3}$ heretofore p'd by Nelson Woodworth.....			106 $\frac{3}{4}$	
do	185	.....		160	149 $\frac{3}{10}$	
do	217	.....	160	160	160	
do	224	.....	160	160	165 $\frac{1}{10}$	
do	230	.....		160		
do	239	N. P't.....	53			
do	239	Ex. und. $\frac{2}{3}$ assessed in 1868 to Crown Point Iron Co., and in 1870 to J. E. Pond.		54		
do	239	N. $\frac{1}{2}$ ex. und. $\frac{2}{3}$ thereof assessed to J. E. Pond..			18	
do	239	S. $\frac{2}{3}$ same.....				
do	239	Und. $\frac{2}{3}$ of N. $\frac{1}{2}$ heretofore assessed to J. E. Pond..				

ESSEX COUNTY.

Town.	No. of lot.	Description.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		PARADOX TRACT — (Continued).				
Moriah	292	.....	160	160	160	
do	293	Ex. 80a. N. W. cor.....	80	80	80	
do	294	.....	160	160	160	
do	295	W. side 110a. ex. und. $\frac{2}{3}$ thereof Adirondack Co.'s land	36 $\frac{2}{3}$	36 $\frac{2}{3}$	36 $\frac{2}{3}$	
do	314	.....	160	160	160	
do	314	N. $\frac{1}{4}$			80	
do	314	S. $\frac{1}{4}$			80	
do	315	.....	160	160	160	
do	315	N. $\frac{1}{4}$			80	
do	315	S. $\frac{1}{4}$			80	
North Hudson..	350	.....	160	160	160	
do ..	353	Und.....	70			
do ..	353	.....		160	167	
do ..	354	.....	100			
do ..	358	N. Side.....	70			
do ..	399	.....			12	
do ..	402	N. W. cor., square	70			
Moriah	412	.....	160	160	160	
North Hudson..	413	.....		160	160	
do ..	419	.....			138 $\frac{4}{10}$	
Moriah	422	.....			138 $\frac{4}{10}$	
do	423	.....			138 $\frac{4}{10}$	
North Hudson..	427	W. end of 49a. N. W. cor.	48			
do ..	427	N. W. cor.....		49	49	
		Total in Paradox Tract, belonging to the State, 4,741 $\frac{1}{8}$ acres.				
		PERU BAY TRACT.				
Chesterfield.....	113	Reverted Dec. 16, 1857 ...				459 $\frac{1}{10}$]
		ROARING BROOK TRACT.				
Elizabethtown ..	2	Reverted resale Oct. 24, 1867.....				243
do ..	5	E. p't in Elizabethtown...		100		
do ..	5	All in Elizabethtown.....			106	
Keene.....	5	W. p't in Keene.....	150	150	150	
do	11	Reverted resale Oct. 24, 1867.....				243
do	12	Reverted resale Oct. 24, 1867.....				240
do	14	Reverted resale Oct. 24, 1867.....				240
do	15	Reverted resale Oct. 24, 1867.....				240
do	16	W p't in Keene...		150	150	210
Elizabethtown..	16	E. p't in Elizabethtown...		100	90	
do ..	26	.....		300	379	
do ..	27	.....			281	
do ..	28	E. p't in Elizabethtown...		100		
do ..	28	All in Elizabethtown			131	

ESSEX COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		ROARING BROOK TRACT — (Continued).				
Keene.....	28	W. p't in Keene.....	160	150	150	
do	29	.....		300	281	
do	30	.....		300	281	
do	31	Ex. 90a. N. W. cor. Sale of 1853.....				70
do	31	N. W. cor.....		90	90	
do	32	Ex. N. W. 100a. Sale of 1853.....				60
do	32	N. W. cor.....		100	100	
do	33	.....			284	
do	39	.....	300	300	284	
do	41	N. W. cor.....	100			
do	41	Ex. N. W. cor. Sale of 1853.....				60
do	42	W. p't in Keene.....	150	150		
Elizabethtown ..	42	E. p't in Elizabethtown...		100		
do ..	42	All in Elizabethtown			134	
do ..	43	.....			284	
do ..	47	.....			260	
do ..	48	E. $\frac{1}{2}$, or E. p't in Elizabethtown		150		
Keene ...	51	.....		200		
do	57	Ex. und. $\frac{1}{2}$ p'd by O. Abel, Jr., & und. $\frac{1}{2}$ p'd by Henry Glidden.....		100		
do	57	Ex. und. $\frac{2}{3}$ p'd by Oliver Abel & Harry Glidden...			86 $\frac{1}{2}$	
do	58	Ex. und. $\frac{1}{2}$ p'd by O. Abel, Jr. & und. $\frac{1}{2}$ p'd by Henry Glidden.....		100		
do	58	Ex. und. $\frac{2}{3}$ p'd by Oliver Abel & Harry Glidden.....			86 $\frac{1}{2}$	
do	59	Ex. und. $\frac{1}{2}$ p'd by O. Abel, Jr., and und. $\frac{1}{2}$ p'd by Henry Glidden		100		
do	59	Ex. und. $\frac{2}{3}$ p'd by Oliver Abel & Harry Glidden...			86 $\frac{1}{2}$	
do	65	W. P't or W. $\frac{1}{2}$ in Keene..	150	150		
do	65	W. P't in Keene.....			150	
do	66	Ex. und. $\frac{1}{2}$ p'd by O. Abel, Jr., and und. $\frac{1}{2}$ p'd by Henry Glidden		100		
do	66	Ex. und. $\frac{2}{3}$ p'd by Oliver Abel & Harry Glidden ..			85 $\frac{1}{2}$	
		Total in Roaring Brook Tract, belonging to the State, 6,152 acres.				
		SOUTH TRACT. Stower's Survey.				
Lewis.....	12	E. end.....	22			
do	27	.....		235	235	
do	31	Sale of 1843.....				244

Essex County.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
Jay	33	SOUTH TRACT, STOWER'S SURVEY — (<i>Continued</i>). Total in South Tract, Stower's Survey, belonging to the State, 661 acres.		160	160	
Ticonderoga	35	STOUGHTON'S PATENT. Sale of 1866.....				1
do	36	do do				1
do	37	do do				1
do	38	do do				1
do	39	do do				1
do	56	do do				1
		Total in Stoughton's Patent, belonging to the State, 1½ acres.				
		TOTTEN AND CROSSFIELD'S PURCHASE. <i>Township 14, Pond's Survey.</i> <i>N. ¼ and S. E. ¼.</i>				
Minerva.....	8	.....			160	
do	9	.....		220	220	
do	10	S. ¼.....		110	110	
do	11	.....		160	160	
do	12	.....		240	240	
do	14	.....	160	160	160	
do	19	.....			160	
do	20	All in Essex Co		131		
do	20	All in Minerva.....			131	
do	29	All in Essex Co.....		80		
do	30	N. E. ¼.....		40		
do	33	.....		160	160	
do	34	W. ¼.....		80	80	
do	38	.....		160	160	
do	40	.....		160	160	
do	41	S. P't.....		15	15	
do	42	E. P't.....		140	140	
do	57	E. ¼.....		80		
do	57	Easterly ¼			80	
do	58	.....		160	160	
do	59	.....		160	160	
do	75	S. E. P't 56a. & W. P't 106a. ex. 56a., being so much of 60a. N. P't of lot as is contained therein		106		
do	77	.....			166	
do	81	.....			160	
do	82	.....		160	160	
do	86	All in Essex Co		100		
do	87	.....			160	
do	88	.....			160	
do	93	.....			160	
do	101	.....			160	

ESSEX COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles
			1871.	1877.	1881.	
		TOTTEN AND CROSSFIELD'S PURCHASE, TOWNSHIP 14, POND'S SURVEY — (<i>Continued</i>).				
Minerva...	102	.....			240	
do	103	.....			198	
do	104	.....			132	
		Total in Township 14, Pond's Survey, Totten & Crossfield's Purchase, belonging to the State, 4,478 acres.				
		TOTTEN & CROSSFIELD'S PURCHASE. <i>Township 16.</i>				
Minerva.....	13	.....		1000	1000	
do	14	.....		1000	1000	
do	15	.....		1000	1000	
do	16	N. W. $\frac{1}{4}$		250		
do	16	N. $\frac{1}{2}$			500	
do	17	N. W. $\frac{1}{4}$		250		
do	17	N. $\frac{1}{2}$			500	
do	20	.....		1000	1000	
do	21	Ex. und. $\frac{1}{2}$ p'd by Mrs. E. C. Kent, Francis Byron, or Julia A. Kent			500	
do	22	Ex. 100a. N. & 100a. S. end. ..		800	800	
do	23	Same		800	800	
do	24	E. $\frac{1}{2}$		500		
do	24	.....			1000	
		Total in Township 16, Totten & Crossfield's Purchase, belonging to the State. 8,100 acres.				
		TOTTEN & CROSSFIELD'S PURCHASE. <i>Township 25, Bailey's Patent.</i>				
Minerva...	2	E. end		70		
do	2	E. end or P't.			70	
do	8	.....		98	78	
do	9	.....		98	78	
do	11	.....		100	128	
do	15	.....		100	100	
do	17	.....		100	100	
do	30	.....			117	
do	37	W. $\frac{1}{4}$		50		
do	37	N. W. $\frac{1}{4}$			25	
do	37	S. W. $\frac{1}{4}$			25	
do	54	N. $\frac{1}{2}$		50	50	
do	64	.....			100	
do	69	.....			100	
do	71	.....			122	
do	72	.....			100	
do	73	.....			100	

Essex County.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		TOTTEN AND CROSSFIELD'S PURCHASE, TOWNSHIP 25, BAILEY'S PATENT—(<i>Continued</i>).				
Minerva.....	74	.....	100	100	100	
do	75	.....	100	100	100	
do	78	.....			100	
do	79	.....		100		
		Total in Township 25, Bailey's Patent, Totten and Crossfield's Purchase, belonging to the State, 1,733 acres.				
		TOWNSHIP 25. <i>Dominick's Patent.</i>				
Miverva.....	52	N. E. cor. 50a.....		50		
do	52	S. W. cor. 50a.....		50		
do	53	N. ½.....		100	100	
do	58	S. ½.....		100	100	
		Total in Township 25, Dominick's Patent, belonging to the State, 300 acres.				
		TOWNSHIP 25. <i>Thorn's Survey.</i>				
Minerva.....	1	.....		114	114	
do	2	.....			97	
do	3	.....			93	
do	4	.....			130	
do	5	.....		136	136	
do	6	.....			105	
do	7	.....			90	
do	8	.....			90	
do	9	.....			120	
do	10	.....			120	
do	11	.....			140	
do	12	.....			120	
do	13	.....			120	
do	14	.....			160	
do	15	Ex. 70a. N. W. cor.....		90	90	
do	17	.....			120	
do	19	.....			160	
do	21	Ore Bed Lot.....			140	
do	23	.....		160	160	
do	24	.....		160	160	
do	25	.....			160	
do	29	Ex. 24a. S. E cor. 8c. wide N. & S. & 30c. long E. & W..			136	
do	30	Ex. 86a. S. P't 9c. wide N. & S. & 40c. long E. & W.			124	
do	31	.....			140	
		Total in Township 25, Thorn's Survey, belonging to the State, 3,930 acres.				

ESSEX COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		TOTTEN AND CROSSFIELD'S PURCHASE. <i>Township 26.</i>				
Minerva.....	15	.....			200	
do	16	.....			200	
do	17	.....			200	
do	18	.....		200	220	
do	20	.....		200	220	
do	21	.....		200	220	
do	25	.....		192	192	
do	26	W. P't.....		84	84	
do	28	.....		160	160	
do	29	.....		160	160	
do	30	Ex. 100a. N'y end.....		100		
do	30	Ex. 100a. N. end.....			60	
do	33	.....			160	
do	35	.....		160	160	
do	36	E. P't.....			92	
do	43	N. W. cor., square.....	50			
do	43	.....		200	200	
do	48	.....		240	240	
do	49	Ex. 75a. W'ly p't.....			165	
do	52	Ex. 33a. N. E. cor. 15c. wide N. & S. & 22c. long E. & W.....		167	167	
do	53	W. 1/4 x 21a. N. W. cor., 15c. long N. & S. & 14c. wide E. & W.....		79	79	
do	57	.....		200	200	
do	58	.....	200	200	200	
do	62	.....		200	200	
do	66	.....		200	200	
do	67	.....		200	200	
do	68	.....		200	200	
do	71	.....			200	
do	74	.....		244	244	
do	76	.....			244	
do	78	.....		244	244	
do	81	.....		244	244	
do	82	S. 1/2.....		122	122	
do	84	.....		266	256	
do	89	Ex. 80a. on W'ly line 19c. from S. W. cor. 20c. wide N. & S. & 40c. long E. & W.....		156		
Minerva.....	89	Ex. 80a. on S. W. line, &c.....			156	
do	92	Ex. 93a. N. W. cor. or P't.....	143			
do	92	.....		236	236	
do	93	.....		236	236	
do	94	.....		236	236	
do	96	Ex. 73 1/2 a. S. W. cor., 30 1/2 c. long N. & S. & 24c. wide E. & W.....			209 1/2	
do	96	S. W. cor. 30 1/2 c. long N. & S. & 24c. wide E. & W.....			73 1/2	
do	98	.....		236	236	
do	99	.....		236	236	

ESSEX COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		TOTTEN AND CROSSFIELD'S PURCHASE, TOWNSHIP 26 — (<i>Continued</i>).				
Minerva	101	.....		236	236	
do	102	Ex. 100a N. p'f & 50a. N. W. cor, of rem		86	86	
do	103	N. end 50a. & all of 43a. S. E. cor. covered by 200a. W. P't or 200a. N. W. p't and is <i>not</i> covered by $6\frac{3}{10}$ a. S. E. cor., 21c. long N. & S. & 3c. wide E. & W. 34a.....		84		
do	103	All of 162a. W. P't contained in 25a. S. P't of 75a. N. P't of lot.....			17 $\frac{1}{2}$	
do	103	All of 162a. W. P't contained in 25a. S. P't of 100a. N. P't of lot			17 $\frac{1}{2}$	
do	103	All of 38a. E. P't of 200a. W. p'f contained in 50a. N. p't & 43a. S. E. cor. of lot			25 $\frac{1}{100}$	
do	103	All of 162a. W. P't contained in 50a. N. P't & 43a. S. E. cor. of lot			47 $\frac{67}{100}$	
do	104	E. p't 122a. ex. 7a. being so much thereof as is included in $41\frac{7}{10}$ a. S. W. cor. of lot 21c. wide N. & S. 31c. long on N. line & Sc. on S. line, b'd E. by lake, and 2a. S. E. cor. thereof, 5c. on E. and 6c. on S. line, b'd N. W. by lake.....		113	113	
do	105	N. W. p't			50	
do	106	S. p't			76	
do	109	Ex. 100a. b'd beg. 11c. S. of N. W. cor., th. N. 59° E. 42c. to E'ly line of lot, th. S. 31° E. 24c., th. S. 59° W. 42c. across the lot to the W'ly line thereof & th. N. 31° W. 24c. to beg		136		
do	109	.....			247	
do	110	Ex. 200a. N. P't			36	
do	114	W. $\frac{1}{2}$		118		
do	114	.....			236	
do	117	N. P't (Geo. W. Gilletts)..		80		
do	117	N. P't 80a. & S. W. P't 100a.			180	
do	118	N.W. cor. square, of 58a. remaining after ex. 60a. N. L't and 118a. S. P't of lot	15			

ESSEX COUNTY.

TOWN.	No of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		TOTTEN AND CROSSFIELD'S PURCHASE, TOWNSHIP 26. <i>(Continued).</i>				
Minerva	118	N. P't 30a. & S. P't 126a.....		156		
do	118	N. P't.....			30	
do	118	S. P't			26	
do	118	S. P't 126a. ex. 26a. S. P't thereof.....			100	
		Total in Township 26, Totten and Crossfield's Purchase, belonging to the State, 9,119½ acres.				
		TOTTEN AND CROSSFIELD'S PURCHASE. <i>Township 27 — Richard's Survey.</i>				
Newcomb.....	6	.....		233	233	
do	7	.....		250	250	
do	14	.....		160	160	
do	15	.....		160	160	
do	21	.....		160	160	
do	22	.....		160	160	
do	23	.....		160	160	
do	25	.....		160	160	
do	26	.....		160	160	
do	27	.....		160	160	
do	28	.....		160	160	
do	33	.....			160	
do	35	.....			160	
do	36	N. E. cor.....		70	70	
do	36	N. W'ly end of 70a. N. E. cor.....	28			
do	37	.....		250	250	
		Total in Township 27, Totten and Crossfield's Purchase, Richard's Survey, belonging to the State, 2,563 acres.				
		TOWNSHIP 27. <i>Thorn's Survey.</i>				
Newcomb.....	16	.....	80	80	80	
do	17	Ex. 55a. N. W. cor.....		25	25	
do	18	.....		80	80	
do	19	.....		80	80	
do	23	.....		160	160	
do	24	.....		160	160	
do	33	.....	160	160	160	
do	35	.....		160	160	
do	36	.....		160	160	
do	42	.....		160	160	
do	43	.....		160	160	
do	44	.....		160	160	
do	45	.....		160	160	
do	46	.....		160	160	

ESSEX COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		TOTTEN AND CROSSFIELD'S PURCHASE, TOWNSHIP 27, THORN'S SURVEY— (Continued).				
Newcomb.....	47	.....		160	160	
do	48	.....		160	160	
do	49	.....		160	160	
do	51	.....		160	160	
do	52	.....		160	160	
do	53	.....		160	160	
do	54	.....		160	160	
do	55	.....		160	160	
do	56	.....		160	160	
do	57	.....		160	160	
do	58	.....		160	160	
do	59	.....		160	160	
do	61	.....		160	160	
do	62	.....		160	160	
do	63	.....		160	160	
do	64	.....		160	160	
do	65	.....		160	160	
do	66	.....		160	160	
do	67	.....		160	160	
do	68	.....		160	160	
do	69	.....		160	160	
		Total in Township 27, Totten and Crossfield's Purchase, Thorn's Survey, belonging to the State, 5,225 acres.				
		TOTTEN AND CROSSFIELD'S PURCHASE Township 30.				
Minerva.....	1	E. $\frac{1}{4}$ & 200a. N. P't & 100a. S. P't of W. $\frac{1}{4}$		800	800	
do	2	.....		1000	1,000	
do	5	N. W. end.....	300			
do	5	.....		1000		
do	5	Ex. 156a. S. P't.....			844	
do	5	Ex. 844a. N. P't & 75a. S P't.....			81	
do	6	All in Minerva.....		975	975	
North Hudson..	6	All in North Hudson.....		25	25	
Minerva.....	7	All in Minerva.....		750	750	
do	8	All in Minerva.....		400	400	
do	9	All in Minerva.....		25	25	
North Hudson..	9	All in North Hudson.....		975	975	
do	10	Ex. 200a. assessed to Dudley or David Durgin, b'd beg. at a hemlock stake standing S. 30° E. 50c. from N. E cor. of lot. th. S. 60° W. 40c. to a cor. in the Dudley pond, th. S. 30° E. 50c. to a birch				

ESSEX COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		TOTTEN AND CROSSFIELD'S PURCHASE, TOWNSHIP 30. (Continued).				
North Hudson..	10	tree for a cor., th. N. 60° E. 40c. to a spruce tree on E'ly line of lot and th. N. 30° W. 50c. to beg.....		800		
do ..	10	Ex. 200a. S. E. ¼ of 400a. N. W. end of lot.....			800	
do ..	11	.....		1000		1000
do ..	12	.....		1000		1000
do ..	12	Ex. 100a. N. P't assessed to Benj Bullard.....				900
do ..	18	Ex. 100a. S. end or S E. P't.....		900		
do ..	18	Ex. 100a. S P't assessed to Wm Provencher or Provenche.....				900
Minerva	15	All in Minerva.....		250		250
North Hudson..	15	All in North Hudson.....		650		
do ..	15	N. W'ly end b'd S. by Minerva.....				500
do ..	15	S. E'ly end b'd W'ly by Minerva.....				250
Minerva	16	All in Minerva.....		550		575
North Hudson..	16	All in North Hudson.....		425		425
do ..	17	All in North Hudson.....		300		300
Minerva.....	18	All in Minerva.....		700		
do	18	S. E. P't in Minerva.....				700
North Hudson ..	18	All in North Hudson.....		250		250
Minerva	19	All in Minerva.....		800		
do	19	S. E. P't in Minerva.....				800
North Hudson ..	19	All in North Hudson.....		150		150
Minerva	20	All in Minerva.....		900		900
North Hudson ..	20	All in North Hudson.....		100		100
Minerva	21	All in Minerva.....		955		1000
North Hudson ..	21	All in North Hudson.....		50		
Minerva	22	.....		1000		
do	23	All in Minerva.....				950
do	23	.....		1000		1000
do	24	Ex. 200a. b'd N. by Van Dusen's Creek, E'ly & W'ly by lot lines & S'ly by line at right angles to said E'ly & W'ly line.....		800		
do	24	Ex. 200a. b'd N'ly by Vanderwarker's creek, E'ly & W'ly by lot lines, & S'ly by a line par'l to N'ly line of Township.....				800
		Total in Township 30, Totten and Crossfield's Purchase, belonging to the State, 18,600 acres.				

ESSEX COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		TOTTEN AND CROSSFIELD'S PURCHASE. Township 45.				
Keene.....	38	All in Keene.....				480
do	39	All in Keene of 100a. S. E. cor. of lot....				40
		Total in Township 45, Totten and Crossfield's Purchase, belonging to the State, 520 acres.				
		TOTTEN AND CROSSFIELD'S PURCHASE. Township 50.				
Newcomb.....	60, 61	All in Newcomb.....				190
do	65	Same.....				131
do	87			160		160
do	91					85
do	92			160		105
do	95			160		140
do	96			160		140
do	97			160		140
do	98, 99			173		173
do	103			180		180
do	104			180		180
do	105			180		180
do	106			180		180
do	107	Ex. 50a. S. W. cor.....				89
do	108			183		183
do	109			160		160
do	110			160		160
do	111			236		160
do	112			236		160
do	115-16			299		299
do	117			236		236
do	118			236		236
do	119			236		236
do	120			236		236
do	121			160		102
		Total in Township 50, Totten and Crossfield's Purchase, belonging to the State, 4,566 acres.				
		TRACT WEST OF ROAD PATENT.				
North Hudson ..	4			160		160
do ..	5			160		152
do ..	7					68½
do ..	10		160	160		160
do ..	11		160	160		164½
do ..	27	Ex. und. ¼ R. R. lands.....		80		80
do ..	28	Same.....		80		80
do ..	29	Same.....		80		80
do ..	2					168½

ESSEX COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		TRACT WEST OF ROAD PATENT — (Continued)				
North Hudson ..	34	.....			160	
do ..	35	.....		160	160	
do ..	36	.....			160	
do ..	37	.....			160	
do ..	40	.....			160	
do ..	43	.....		160		
do ..	47	.....		160	160	
do ..	54	.....			160	
Schroon	65	.....		127	127	
do	67	.....		160	160	
do	73	.....			160	
do	74	.....			160	
do	75	.....			160	
do	82	.....			160	
do	91	.....			116 $\frac{1}{10}$	
do	93	.....			120	
do	101	.....			160	
do	105	.....			115	
do	113	Ex. und. $\frac{1}{4}$ p'd by R. Seaman		63		
do	113	.....			120	
do	117	.....			160	
do	134	Ex. und. $\frac{4}{10}$ p'd by A. Smith, und. $\frac{1}{10}$ p'd by T. E. Davies for 1875, formerly p'd by A. Smith & und. $\frac{1}{10}$ p'd by E. O. Comar			73 $\frac{6}{10}$	
do	134	Und. $\frac{4}{10}$ heretofore p'd by A. Smith			72 $\frac{32}{100}$	
do	138	.....			96	
do	139	.....			50 $\frac{8}{10}$	
do	141	.....			83	
do	142	.....			74 $\frac{8}{10}$	
do	147	E. P't			83	
do	147	Ex. 83a E. P't			3 $\frac{1}{2}$	
do	148	.....			160	
Minerva	149	.....			157	
do	151	.....			141	
do	152	.....			182	
do	156	.....			144	
do	163	.....			167	
do	166	.....			167	
do	168	All in Minerva		60	60	
Schroon	168	E. P't in Schroon		60		
do	178	Original				
		Total in Tract West of Road Patent, belonging to the State, 5,894 $\frac{95}{100}$ acres.				53 $\frac{3}{100}$

ESSEX COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
Chesterfield.....	15	TREMBLEAU TRACT. E. P't .....	.....	.....	50	
North Elba.....	1	WHITE FACE MOUNTAIN TRACT. Ex. und. $\frac{1}{4}$ p'd by Eliza A. Carter .....	.....	749		
do	1	Ex. und. $\frac{1}{4}$ p'd by Mrs. Eliza Carter .....	.....		749	
do	2	All in North Elba, ex. und. $\frac{1}{4}$ thereof p'd by Eliza A. Carter .....	.....	400		
do	2	All in North Elba, ex. und. $\frac{1}{4}$ thereof p'd by Mrs. Eliza Carter .....	.....		400	
Wilmington.....	2	N. P't in Wilmington ex. und. $\frac{1}{4}$ thereof p'd by Eliza A. Carter .....	.....	241 $\frac{1}{2}$		
do	2	All in Wilmington ex. und. $\frac{1}{4}$ thereof p'd by Mrs. Eliza Carter .....	.....		241 $\frac{1}{2}$	
North Elba.....	5	All in North Elba, ex. und. $\frac{1}{4}$ thereof p'd by Eliza A. Carter .....	.....	765 $\frac{1}{2}$		
do	5	All in North Elba, ex. und. $\frac{1}{4}$ thereof p'd by Mrs. Eliza A. Carter .....	.....		765 $\frac{1}{2}$	
Wilmington ...	5	N. P't in Wilmington, ex. und. $\frac{1}{4}$ thereof p'd by Eliza A. Carter .....	.....	300		
do	5	N. P't in Wilmington, ex. und. $\frac{1}{4}$ thereof p'd by Mrs. Eliza Carter .....	.....		300	
		Total in White Face Mountain Tract belonging to the State, 2,456 acers.				

FRANKLIN COUNTY.

LIST OF LANDS BELONGING TO THE STATE.

Total Number of Acres, 152,897 $\frac{39}{100}$.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		GORE, EAST OF TOWNSHIP 9 <i>Old Military Tract.</i>				
Bellmont	8	.....		160	160	
do	28	.....		160	282 $\frac{4}{10}$	
		Total in Gore, east of Town- ship 9, Old Military Tract, belonging to the State, 442 $\frac{4}{10}$ acres.				
		MACOMB'S PURCHASE.				
		<i>Great Tract 1—Township 8.</i>				
Brandon	22	S. $\frac{1}{2}$ of S. E. $\frac{1}{4}$. Sale of 1866	.....	.....	.....	25
do	45	B'd N. by land of A. Camp- bell, E. by Hinman & Harmon's land, S. by L. Brown's land & W. by lot line.		15		
		Total in Township 8, Ma- comb's Purchase, be- longing to the State. 40 acres.				
		<i>Township 11.</i>				
do	2	Sub. 2		69	69	
		<i>Township 12.</i>				
Duane	3	N. E. cor		100		
do	3	N. E. cor. b'd S. by land of M. Ladd & W. by land of S. Tagert			100	
do	4	N. E. cor		98	98	
do	4	B'd N. by Widow Berry's land & N. E. cor. of lot, or line par'l to S. line of lot, E. & W. by lot lines & S. by Mordecai Ladd's lands.			199	
do	6	N. E. cor		142		
do	6	N. E. cor. 142a. ex. 128a. N. E. P't thereof, b'd N. by Town line, E. by lot line & land of T. V. Page, S. by Highway & land of T. V. Page & W. by land of Cogland			14	
do	6	N. E. P't b'd N. by 'Town line, E. by lot line & land of T. V. Page, S. by highway & land of T. V. Page & W. by land of J. Cogland			128	
do	6	S. W. cor.		200		

FRANKLIN COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		MACOMB'S PURCHASE, GREAT TRACT 1, TOWN-SHIP 12 — (Continued).				
Duane.....	6	S. W. cor. b'd N. by lands of J. Cogland & E. by land of M. Brand.....			118	
do	6	S. W. cor. 200a. ex. 118a. S. W. cor. thereof, b'd N. by lands of J. Cogland & E. by lands of M. Brand.....			82	
do	7	All E. of Highway ex. 77a. b'd N. & E. by land of J. B. or John Duane, S. by Harriet Duane's land & 41a. b'd beg. at S. W. cor. of the Conly lot, th. E. 22c., th. S. 17c. 15l. to S. line of lot, th. W. on lot line to middle of Malone Road, th. N. on said road to beg.....		415		
do	7	All E. of highway, 533a. ex. 117a. b'd N. & E. by J. B. Duane's land & S. by Harriet Duane's land & 11a., being all unpaid of "41a. b'd beg. at S. W. cor. of the Conly lot, th. E. 22c., th. S. 17c. 15l. to S. line of lot, th. W. on lot line to middle of Malone road & th. N. on said road to beg.".....			405	
do	8	.....		556	556	
do	9	.....			619	
do	10	.....		636	636	
do	12	B'd N. by E. or E. M. Ladd's land, E. by M. or E. M. Ladd's land, S. by H. & J. Kerry's land, & W. by lot line.. ..			63	
do	13	.....		617		
do	13	N. E. $\frac{1}{4}$			154	
do	13	N. W. $\frac{1}{4}$			154	
do	13	S. E. $\frac{1}{4}$			154	
do	13	S. W. $\frac{1}{4}$			154	
do	16	.....		640	640	
do	17	.....		650	650	
do	19	All S. of Turnpike ex. 180a. b'd beg. in center of Port Kent or Port Kent & Hopkinton Turnpike at a p't 82 $\frac{1}{2}$ ° E. 11c. 35l. from intersection of said road with W. line of lot. th S.				

FRANKLIN COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
Duane.....	19	MACOMB'S PURCHASE, GREAT TRACT 1, TOWNSHIP 12 — (<i>Continued</i>). — 40c., th. E. 43c. to W. bank of outlet of Horse Shoe Pond, th. N. along said bank as it winds & turns to center of said Port Keat or Port Kel. & Hopkinton Turnpike, & th. W'y along center of said Turnpike 55c. to beg.		202	202	
do	19	N. of Turnpike, b'd N. & E. by G. W. or Mary Olmstead's land, S. by Port Kent & Hopkinton Turnpike & W. by G. W. McNeil's land.....	20	20		
do	19	N. of Turnpike, b'd N. & E. by Mary Olmstead's land, George Olmstead's Est., or G. W. Olmstead's land, & W. by G. W. McNeil's land, George W. McNeil's land. or Orin Grimes' land			20	
do	21	Sub. 2.....		100	104	
do	21	Sub. 3.....		100	104	
do	21	Sub. 5, N. W. cor.....		62		
do	21	Sub. 6, W. $\frac{1}{2}$	50			
do	22	Sub. 1.....	96		96	
do	23	Sub. 3.....			115	
do	24	Ex. 200a. W. side.....		247		
do	24	Ex. 200a. W. P't.....			266	
do	25	Sub. 3.....		100		
do	25	Ex. 100a. N. E. cor			560	
do	25	N. E. cor			100	
do	26	.....		679	679	
do	29	S. $\frac{1}{2}$		328	338	
do	30	Ex. 50a. N. E. cor. & 50a. N. W. cor		493		
do	30	Ex. 50a. N. E. cor., 50a. N. W. cor. & 50a. S. E. cor.			443	
do	30	S. E. cor.....			50	
do	31	E. center part, b'd N. by J. Sheffield, E. by lot line, S. by land of S. Kempton & W. by Malone Road.....	40			
do	31	S. W. cor.....		175	65	
do	33	.....		595	595	
do	34	.....		685	685	
do	35	W. $\frac{1}{2}$		338		
do	35	W. P't, b'd E. by lands of C. J. Clark, M. Johnson & A. Burr			341	

FRANKLIN COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		MACOMB'S PURCHASE, GREAT TRACT 1, TOWNSHIP 12 — (Continued).				
Duane.....	36	Ex. 100a. S. W. cor.....		584	584	
do	36	S. W. cor.....			100	
do	37	.....		630	631	
do	42	.....		641	667	
do	43	Ex. 7a. N. E. cor., & 15a., being so much of 91a., more or less, N. E. P't 37c. 34l. on N. 25c. 37l. on E. 35c. 60l. on S. & about 24c. 57l. on W., as is contained in said 76a.		552		
do	43	Ex. 88a. N. E. cor., b'd W. by Meacham Road, ex. 89a. N. E. cor. 24c. 37l. wide N. & S. 37c. 35l. long on N. line & 35c. 60l. on S. line.....			554	
do	46	.....		610	610	
do	47	.....		652	652	
do	48	Ex. 100a. N. W. cor.....		463		
do	48	Ex. 100a. N. end, 15c. wide N. & S. & 66c. 48l. long E. & W.....			443	
do	50	.....		483	483	
do	54	.....		501	501	
do	55	.....		443	543	
do	56	.....		468	469	
		Total in Township 12, be- longing to the State, 16,214 acres.				
		TOWNSHIP 14. South $\frac{1}{2}$ and North East $\frac{1}{2}$. Nathan Ward's Sub- division.				
Brandon.....	8	N. $\frac{1}{2}$ of S. $\frac{1}{2}$		40 $\frac{1}{2}$	40 $\frac{1}{2}$	
do	11	Same.....		33	33	
do	11	S. $\frac{1}{2}$			33	
do	12	S. $\frac{1}{2}$ of N. W $\frac{1}{2}$			35 $\frac{1}{2}$	
do	18	N. $\frac{1}{2}$		101 $\frac{1}{2}$	101 $\frac{1}{2}$	
do	14	N. $\frac{1}{2}$ of S. $\frac{1}{2}$		76		
do	14	N. $\frac{1}{2}$			114	
do	15	S. $\frac{1}{2}$		73	73	
do	16	S. $\frac{2}{3}$ of N. $\frac{3}{5}$		70 $\frac{2}{5}$	70 $\frac{2}{5}$	
do	16	N. $\frac{1}{2}$ of S. $\frac{2}{5}$			35 $\frac{1}{5}$	
do	17	S. $\frac{1}{2}$		82 $\frac{1}{2}$	82 $\frac{1}{2}$	
do	18	N. W $\frac{1}{2}$ & S. $\frac{1}{2}$ of S. E. $\frac{1}{2}$		97 $\frac{1}{2}$	97 $\frac{1}{2}$	
do	19	.....		169	169	
do	20	N. $\frac{1}{8}$, S. $\frac{1}{8}$ & N. $\frac{1}{8}$ of S. $\frac{3}{8}$		106 $\frac{4}{5}$		
do	20	Ex. N. $\frac{1}{2}$ of S. $\frac{2}{5}$ & S. $\frac{1}{2}$ of N. $\frac{1}{8}$			106 $\frac{4}{5}$	

FRANKLIN COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		TOWNSHIP 14, NATHAN WARD'S SUBDIVISION — (Continued).				
Brandon.....	23	N. $\frac{1}{4}$		36	36	
do	24	N. $\frac{1}{4}$ of E. $\frac{1}{2}$ & N. $\frac{1}{4}$ of S. W. $\frac{1}{4}$		72	72	
do	25	Ex. N. $\frac{1}{4}$ & S. $\frac{1}{4}$		65 $\frac{1}{2}$		
do	27	N. $\frac{1}{2}$ of S. $\frac{1}{2}$	39		39	
do	28	N. $\frac{1}{3}$ of S. $\frac{3}{5}$	34 $\frac{2}{5}$			
do	28	S. $\frac{1}{5}$ & N. $\frac{1}{3}$ of S. $\frac{3}{5}$		68 $\frac{4}{5}$	68 $\frac{4}{5}$	
do	29	N. $\frac{1}{4}$		40	40	
do	34	S. $\frac{2}{5}$		78	78	
do	35	Ex. N. $\frac{1}{4}$ & S. $\frac{1}{4}$		69 $\frac{1}{2}$	69 $\frac{1}{2}$	
do	36	W. $\frac{1}{2}$, ex. N. $\frac{1}{4}$ & S. $\frac{1}{4}$ thereof.....			42 $\frac{1}{2}$	
do	38	S. $\frac{1}{2}$ of N. $\frac{2}{5}$	39 $\frac{2}{5}$		39 $\frac{2}{5}$	
do	41	.....		178	178	
do	42	N. $\frac{2}{5}$		69 $\frac{1}{5}$	69 $\frac{1}{5}$	
do	44	N. $\frac{1}{4}$			40 $\frac{3}{4}$	
do	45	N. $\frac{1}{4}$ of S. $\frac{1}{2}$		41 $\frac{3}{4}$	41 $\frac{3}{4}$	
do	46	N. $\frac{1}{4}$ & S. $\frac{1}{2}$		123 $\frac{3}{4}$	123 $\frac{3}{4}$	
do	47	N. W. cor. square, of all ex. N. $\frac{1}{4}$ & S. $\frac{1}{4}$	5			
do	47	Ex. N. $\frac{1}{4}$ & S. $\frac{1}{4}$		43		
do	47	S. $\frac{1}{2}$ of N. $\frac{2}{5}$			43	
do	48	N. $\frac{2}{5}$ of W. $\frac{1}{2}$		78	78	
do	51	N. $\frac{3}{5}$ & S. $\frac{1}{5}$		148	148	
do	52	N. $\frac{3}{5}$		109 $\frac{1}{5}$	109 $\frac{1}{5}$	
do	54	S. $\frac{1}{2}$ of N. $\frac{2}{5}$	37 $\frac{4}{5}$		37 $\frac{4}{5}$	
do	55	N. $\frac{2}{5}$ & N. $\frac{1}{2}$ of S. $\frac{2}{5}$		111	111	
do	57	N. $\frac{1}{5}$ & S. $\frac{3}{5}$		156 $\frac{4}{5}$	156 $\frac{4}{5}$	
do	58	N. $\frac{2}{5}$ of S. $\frac{3}{5}$		76 $\frac{2}{5}$	76 $\frac{2}{5}$	
do	59	S. $\frac{1}{4}$		43		
do	59	All.....			120	
do	61	N. $\frac{1}{4}$ & N. $\frac{1}{2}$ of S. $\frac{1}{2}$		83	83	
do	62	N. $\frac{1}{5}$	35 $\frac{4}{5}$		35 $\frac{4}{5}$	
do	64	S. $\frac{1}{5}$ & S. $\frac{1}{2}$ of N. $\frac{2}{5}$		70	70	
do	66	Ex. N. $\frac{1}{5}$ & S. $\frac{1}{5}$		108		
do	66	S. $\frac{3}{4}$ of N. $\frac{4}{5}$			108	
do	68	N. $\frac{1}{5}$ & N. $\frac{1}{3}$ of S. $\frac{3}{5}$		73 $\frac{1}{5}$	73 $\frac{1}{5}$	
do	69	N. $\frac{1}{2}$ of S. $\frac{2}{5}$ & S. $\frac{1}{2}$ of N. $\frac{2}{5}$		78	78	
do	70	N. $\frac{1}{5}$		36 $\frac{4}{5}$	37 $\frac{4}{5}$	
do	71	S. $\frac{1}{2}$ of N. $\frac{1}{2}$	32 $\frac{1}{2}$			
do	71	N. $\frac{1}{2}$		67	67	
do	72	S. $\frac{1}{3}$ of N. $\frac{3}{5}$	42 $\frac{1}{5}$			
do	72	S. $\frac{1}{5}$ & N. $\frac{1}{4}$ of S. $\frac{3}{5}$		84 $\frac{2}{5}$	84 $\frac{2}{5}$	
do	72	N. $\frac{1}{4}$ of S. $\frac{2}{5}$			42 $\frac{1}{5}$	
do	73	N. $\frac{2}{4}$		125 $\frac{1}{4}$	125 $\frac{1}{4}$	
do	74	N. $\frac{1}{2}$ of S. $\frac{2}{5}$			36 $\frac{1}{5}$	

FRANKLIN COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other Acres.
			1871.	1877.	1881.	
		TOWNSHIP 14, NATHAN WARD'S SUBDIVISION — (Continued).				
Brandon.....	77	N. $\frac{1}{8}$ & N. $\frac{1}{2}$ of S. $\frac{2}{8}$		73 $\frac{1}{8}$	73 $\frac{1}{8}$	
do	78	N. $\frac{1}{2}$ of S. $\frac{2}{8}$		37 $\frac{2}{8}$	37 $\frac{2}{8}$	
do	81	N. $\frac{1}{8}$		37 $\frac{2}{8}$	37 $\frac{2}{8}$	
do	82	S. $\frac{1}{8}$	36 $\frac{4}{8}$		36 $\frac{4}{8}$	
do	84	N. $\frac{1}{2}$ of S. $\frac{2}{8}$ & S. $\frac{1}{2}$ of N. $\frac{2}{8}$		78	78	
do	86	N. $\frac{1}{2}$	84			
do	86	N. $\frac{1}{2}$ & S. $\frac{1}{2}$		126	126	
do	90	N. $\frac{1}{2}$ of S. $\frac{1}{2}$		42 $\frac{1}{2}$	42 $\frac{1}{2}$	
do	92	N. $\frac{1}{2}$ & S. $\frac{1}{2}$		129	129	
do	96	N. $\frac{1}{2}$		41	41	
do	99	N. E. $\frac{1}{4}$	37	37	37	
do	100	S. $\frac{1}{2}$	37 $\frac{1}{2}$	37 $\frac{1}{2}$	37 $\frac{1}{2}$	
do	101	N. $\frac{1}{2}$	39	39	39	
do	103	S. $\frac{2}{4}$		120	120	
do	10 $\frac{1}{2}$	.....		178	178	
do	106	N. $\frac{1}{8}$ and S. $\frac{2}{8}$		109 $\frac{1}{8}$	109 $\frac{1}{8}$	
do	107	.....		128	128	
do	108	N. $\frac{1}{8}$			80	
		Total in Township 14, be- longing to the State, 4,902 $\frac{1}{10}$ acres				
		TOWNSHIP 15. North East $\frac{1}{4}$.				
Duane.....	1	.....		469	469	
do	2	.....		469	469	
do	3	.....		469	469	
do	4	Ex. 345a E. P't		124	124	
do	4	E. P't			345	
do	5	.....		469	469	
do	7	.....		469	469	
do	8	.....		469	469	
do	9	.....		469	469	
do	10	.....		469	469	
do	11	.....			469	
do	12	.....		469	469	
do	13	.....		469	469	
do	14	.....		469	469	
do	15	.....		469	469	
do	16	W. End		95	95	
		Total in Township 15, North East $\frac{1}{4}$, belonging to the State, 6,661 acres.				

FRANKLIN COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		TOWNSHIP 15. <i>North West ¼.</i>				
Duane	Unallotted.	S. E. cor.		456	456	
do		S. P't, 1,987a. ex. 456a. S. E. cor & 750a. W. end thereof.		781		
do		Same, ex. 450a. S. E. cor. excepted.			781	
do .....		.....			119	
do .....		.....			163½	
do .....		.....			163	
do .....		.....			117	
do .....		.....		166	166	
do .....		.....		156	156	
do		Total in Township 15, North West ¼, belonging to the State, 2,121½ acres.				
		TOWNSHIP 15. <i>South West ¼.</i>				
Brighton.	4	.....		100	103	
do	5	.....		100	103	
do	6	.....		100	103	
do	7	.....		100	103	
do	8	.....		100	100	
do	9	.....		100	100	
do	10	.....		100	100	
do	14	.....		100	109	
do	15	.....		100	108	
do	16	.....		100	100	
do	17	.....		100	100	
do	18	.....		100	100	
do	19	.....		100	100	
do	20	.....		100	100	
do	24	.....		100	100	
do	25	.....		100	104	
do	26	.....		100	100	
do	27	.....		100	100	
do	33	.....		100	100	
do	36	.....		100	100	
do	37	.....		100	100	
do	38	.....		100	100	
do	40	.....		100	100	
do	42	W. ¼			50	
do	46	.....		100	101	
do	47	.....		100	101	
do	48	.....		100	101	
do	49	.....		100	101	
do	51	.....		100	100	
do	52	.....		100	100	
do	53	.....		100	103	
do	55	.....		100	100	
do	56	.....		100	100	
do	57	.....		100	100	
do	58	.....		100	100	

FRANKLIN COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		TOWNSHIP 15, SOUTH WEST $\frac{1}{4}$ — (Continued).				
Brighton.....	59	.....		100	100	
do	60	.....		100	100	
do	61	.....		100	100	
do	62	.....		100	100	
do	63	.....		100	106	
do	65	E. $\frac{1}{4}$ or E. P't.		50		
do	65	E. $\frac{1}{4}$			52	
do	66	.....		100	103	
do	67	.....		100		
do	68	.....		100		
do	71	.....		100	100	
do	72	.....		100	100	
do	75	.....			103	
do	76	.....		100	103	
do	77	.....		100	103	
do	78	.....		100	103	
do	79	.....		100	103	
do	80	.....		100	112	
		Total in Township 15, South West $\frac{1}{4}$, belonging to the State, 5,178 acres.				
		TOWNSHIP 18.				
Brighton	1	.....		328	328	
do	2	.....	328	328	328	
do	3	E. $\frac{1}{4}$		164	164	
do	4	.....		328	328	
do	5	.....		328	328	
do	6	.....		328	328	
do	7	Ex. und. $\frac{1}{4}$ p'd by Albert Turner		246		
do	7	E. $\frac{1}{4}$, ex. und. $\frac{1}{4}$ p'd by W. W. & G. W. Hart- well			123	
do	7	W. $\frac{1}{4}$, ex. und. $\frac{1}{4}$ p'd by W. W. & G. W. Hart- well			123	
do	8	Ex. und. $\frac{1}{4}$ p'd by Albert Turner		246		
do	8	Ex. und. $\frac{1}{4}$ p'd by W. W. & G. W. Hartwell			246	
do	9	Ex. und. $\frac{1}{4}$ p'd by Albert Turner, & und. $\frac{1}{4}$ p'd by Chauncey Turner		164		
do	9	Ex. und. $\frac{1}{4}$ p'd by W. W. & G. W. Hartwell			164	
do	10	Ex. und. $\frac{1}{4}$ p'd by Albert Turner, & und. $\frac{1}{4}$ p'd by Chauncey Turner		164		
do	10	Ex. und. $\frac{1}{4}$ p'd by W. W. & G. W. Hartwell			164	
do	11	.....	328	328	328	
do	12	.....	328	328	328	

FRANKLIN COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		TOWNSHIP 18 — (Continued).				
Blighton.....	13	.....		328	328	
do	14	.....		328	328	
do	16	.....		328	328	
do	17	Ex. und. $\frac{1}{4}$ p'd by Albert Turner, & und. $\frac{1}{4}$ p'd by Chauncey Turner		164		
do	17	E. $\frac{1}{2}$, ex. und. $\frac{1}{4}$ p'd by W. W. & G. W. Hartwell.. ..			82	
do	17	W. $\frac{1}{2}$, same			82	
do	18	Ex. und. $\frac{1}{4}$ p'd by Albert Turner & und. $\frac{1}{4}$ p'd by Chauncey Turner		164		
do	18	Ex. und. $\frac{1}{4}$ p'd by W. W. & G. W. Hartwell.....			164	
do	19	Ex. und. $\frac{1}{4}$ p'd by Albert Turner & und. $\frac{1}{4}$ p'd by Chauncey Turner		164		
do	19	Ex. und. $\frac{1}{4}$ p'd by W. W. & G. W. Hartwell.....			164	
do	20	Ex. und. $\frac{1}{4}$ p'd by Albert Turner & und. $\frac{1}{4}$ p'd by Chauncey Turner		164		
do	20	Ex. und. $\frac{1}{4}$ p'd by W. W. & G. W. Hartwell.....			164	
do	21	.....		328	328	
do	22	.....		328	328	
do	23	.....		328	328	
do	24	.....		328	328	
do	25	.....		328	328	
do	26	.....		328	328	
do	27	Ex. und. $\frac{1}{4}$ p'd by Albert Turner & und. $\frac{1}{4}$ p'd by Chauncey Turner		164		
do	27	E. $\frac{1}{2}$ ex. und. $\frac{1}{4}$ p'd by W. W. & G. W. Hartwell... ..			82	
do	27	W. $\frac{1}{2}$, same			82	
do	28	Ex. und. $\frac{1}{4}$ p'd by Albert Turner & und. $\frac{1}{4}$ p'd by Chauncey Turner.....		164		
do	28	Ex. und. $\frac{1}{4}$ p'd by W. W. & G. W. Hartwell			164	
do	29	Ex. und. $\frac{1}{4}$ p'd by Albert Turner & und. $\frac{1}{4}$ p'd by Chauncey Turner		164		
do	29	Ex. und. $\frac{1}{4}$ p'd by W. W. & G. W. Hartwell.....			164	
do	30	Ex. und. $\frac{1}{4}$ p'd by Albert Turner & und. $\frac{1}{4}$ p'd by Chauncey Turner.....		164		
do	30	Ex. und. $\frac{1}{4}$ p'd by W. W. & G. W. Hartwell.....			164	
do	31	.....		328	328	
do	32	.....		328	328	
do	33	.....		328	328	
do	34	.....		328	328	

FRANKLIN COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		TOWNSHIP 18 — (Continued).				
Brighton.....	35	.....		328	328	
do	36	.....		328	328	
do	37	Ex. und. $\frac{1}{4}$ p'd by Albert Turner & und. $\frac{1}{4}$ p'd by Chauncey Turner.	.. . .	164		
do	37	E. $\frac{1}{2}$ ex. und. $\frac{1}{2}$ p'd by C. Turner.....			82	
do	37	W. $\frac{1}{2}$ same.....			82	
do	38	Ex. und. $\frac{1}{4}$ p'd by Albert Turner & und. $\frac{1}{4}$ p'd by Chauncey Turner.....		164		
do	38	Ex. und. $\frac{1}{2}$ p'd by C. Turner.....			164	
do	39	Ex. und. $\frac{1}{4}$ p'd by Albert Turner & und. $\frac{1}{4}$ p'd by Chauncey Turner.....		164		
do	39	Ex. und. $\frac{1}{2}$ paid by C. Turner.....			164	
do	40	Ex. und. $\frac{1}{4}$ p'd by Albert Turner & und. $\frac{1}{4}$ p'd by Chauncey Turner....	.....	164		
do	40	Ex. und. $\frac{1}{2}$ p'd by W. W. & G. W. Hartwell.....			164	
do	41	.....		328	328	
do	42	.....		328	328	
do	43	.....		328	328	
do	44	.....		328	328	
do	45	.....		328	328	
do	46	Ex. und. $\frac{1}{4}$ p'd by Albert Turner & und. $\frac{1}{4}$ p'd by Chauncey Turner....		164		
do	46	Ex. und. $\frac{1}{2}$ p'd by C. Turner.....			164	
do	47	Ex. und. $\frac{1}{4}$ p'd by Albert Turner & und. $\frac{1}{4}$ p'd by Chauncey Turner.....		164		
do	47	E. $\frac{1}{2}$, ex. und. $\frac{1}{2}$ p'd by C. Turner..			82	
do	47	W. $\frac{1}{2}$ same.....			82	
do	48	Ex. und. $\frac{1}{4}$ p'd by Albert Turner.....		246		
do	48	Ex. und. $\frac{1}{4}$ p'd by C. Turner.....			246	
do	50	Ex. und. $\frac{1}{4}$ p'd by Albert Turner & und. $\frac{1}{4}$ p'd by Chauncey Turner.....		164		
do	50	Ex. und $\frac{1}{2}$ p'd by C. Turner.....			164	
do	56	.....		328	328	
do	57	.....		328		
do	57	E. $\frac{1}{2}$			164	
do	57	W. $\frac{1}{2}$			164	
do	58	W. P't.....		243	243	
do	66	.....		328	328	
do	67	.....		328		

FRANKLIN COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
TOWNSHIP 18 — (Continued).						
Brighton.....	67	E. ½.....			164	
do	67	W. ½.....			164	
do	68	W. P't.....		243	243	
do	76	S. W. cor., 27c. N. & S. & 35c. E. & W.....		94		
do	77	S. W. cor. cr S. W. P't 21c. N. & S. & 36c. E. & W.....		75	75	
do	78	B'd N. & S. by lot lines, E. by land of Wm. Ricketson & W. by F. T. B. Weller's land		105		
do	78	Middle P't 19c. wide across the lot from N. to S., b'd E. by Res. land of W. Ricketson & W. by Res. land of F. T. B. Weller.....			105	
do	87	.....		328		
do	87	E. ½.....			164	
do	87	W. ½.....			164	
do	88	W. P't.....		243	243	
do	97	.....		328		
do	97	E. ½.....			164	
do	97	W. ½.....			164	
do	98	Ex. 160a. N P't.....		168		
do	98	All of 243a. W. P't. not contained in 160a. N P't of lot.....			124½	
Total in Township 18, belonging to the State, 15,785 acres						
TOWNSHIP 20.						
Brandon.....		Whole 30,650a., ex. 320a. S. ½ of lot 10 & 320a. S. ½ of lot 15		30010		
TOWNSHIP 20.						
Samuel Shaw's Subdivision						
Brandon.....	1	.....			640	
do	2	.....			640	
do	3	.....			640	
do	{	{ State Fish Hatchery, Chap. 85, Laws 1885. }			640	{
					640	
					790	
do	7	.....			790	
do	8	.....			640	
do	9	.....			640	
do	10	N. ½.....			320	
do	11	.....			640	
do	12	.....			640	
do	13	.....			640	
do	14	.....			640	
do	15	N. ½.....			320	

FRANKLIN COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles
			1871.	1877.	1881.	
		TOWNSHIP 20, SAMUEL SHAW'S SUBDIVISION — (Continued).				
Brandon.....	16	.....			646	
do	17	.....			640	
do	18	.....			790	
do	19	.....			790	
do	20	.....			640	
do	21	.....			640	
do	22	.....			640	
do	23	.....			640	
do	24	.....			640	
do	25	.....			640	
do	26	.....			640	
do	27	.....			640	
do	28	.....			640	
do	29	.....			640	
do	30	.....			790	
do	31	.....			790	
do	32	.....			640	
do	33	.....			640	
do	34	.....			640	
do	35	.....			640	
do	36	.....			640	
do	37	.....			640	
do	38	.....			640	
do	39	.....			640	
do	40	.....			640	
do	41	.....			640	
do	42	.....			790	
		Total in Township 20, Samuel Shaw's Subdivision, belonging to the State, 26,500 acres				
		TOWNSHIP 23. North $\frac{1}{4}$.				
Brandon.....		E. end.....		4379	4379	
		TOWNSHIP 23. South East $\frac{1}{4}$				
Harrietstown		E. end of 1240a. S. end.			300	
do		N. end. 6280a ex. 144a N. W. cor. thereof 80c. long N. & S. by 18c. wide E. & W.; 40a. being Birch Island, in S'ly end of the "Upper Saranac Lake, near & in a N'ly direction from Corry's Corry;" 267a. b'd beg. at a stake and stones, N. 2 ^o W. 24r. from a large rock on N'ly bank of the outlet to Upper Saranac Lake & 2r. & 10 ft. below				

FRANKLIN COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
Harrietstown		TOWNSHIP 23, SOUTH .				
		EAST $\frac{1}{4}$ — (<i>Continued</i>). the State Dam, called Norton's Dam, th. N. 80° E. 150r. to a stake & stones, standing 10r. N. of the N. bank of said outlet, th. S. 10° E. 214r. to a stake & stones on a high hill, th. S. 80° W. 200r. to a stake & stones, th. N. 10° W. 214r. & th. N. 80° E. 50r. to beg. 266 $\frac{17}{80}$ a. b'd beg. at a large rock on the S'y shore of the Upper Saranac Lake; which rock is near the Indian Carry, nearly N. from Jesse Corry's "Rustic House," & S. from house on Birch Island; th. N. 34r., th. E. 114r., th. S. 230r., th. W. 194r., th. N. 200r. & th. E 80 r. to beg.				
		Total in Township 23, South East $\frac{1}{4}$, belonging to the State, 5,895 $\frac{3}{80}$ acres.		5595 $\frac{3}{80}$	5562 $\frac{3}{80}$	
		TOWNSHIP 23. \				
		South West $\frac{1}{4}$. N. E. cor., 80c. long N. & S & 49 $\frac{55}{100}$ c wide E. & W.			396	
Harrietstown		TOWNSHIP 24 North East $\frac{1}{4}$. W. $\frac{1}{4}$		3750	3750	
		TOWNSHIP 24 North West $\frac{1}{4}$. Whole.		7500		
do		Ex. 1000a N. W. cor. & 1215a. water			5285	
do		N. W. cor.			1000	
		Total in Township 24, North West $\frac{1}{4}$, belonging to the State, 7,500 acres.				
Harrietstown ..		TOWNSHIP 24. South East $\frac{1}{4}$. Whole		7500		

FRANKLIN COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		TOWNSHIP 24. South West $\frac{1}{4}$.				
Harrietstown		Whole.....		7500	7500	
		TOWNSHIP 27. North West $\frac{1}{4}$.				
Harrietstown.....		B'd N. by 1961a N. end, E. by N. E. $\frac{1}{4}$, S. by Rackette River & Pond, or Ampersand Pond or Lake & the branch of Rackette River, & W. by a line par'l to E. line, being the same land con- veyed by John & Thomas Appleby, Jr., to Thomas Lawrence, Sept. 25, 1839.		1000		
do		Lot 1, 390 $\frac{1}{4}$ a. & W. $\frac{1}{4}$ of lot 3, 195 $\frac{1}{4}$ a. in 1561a. W. end of 1961a. N. P't.			585 $\frac{1}{2}$	
		Total in Township 27, North West $\frac{1}{4}$, belonging to the State, 1,585 $\frac{1}{2}$ acres.				
		OLD MILITARY TRACT. Township 8.				
Bellmont	36	N. W. cor.....		200		
do	36	Same, square.....			200	
do	55			640	640	
do	63	W. end of N W. $\frac{1}{4}$	100			
do	63	N. W. $\frac{1}{4}$		160	160	
do	65			640	640	
do	66			640	640	
do	85	All not contained in 250a. S. E. cor., square, of all ex. 240a. N W. cor.....			390	
do	86	Ex. N. W. $\frac{1}{4}$		480	480	
do	87	W. $\frac{1}{4}$		320		
do	87	All			640	
		Total in Old Military Tract, Township 8, belonging to the State, 3,790 acres.				
		OLD MILITARY TRACT. Township 9.				
Franklin.....	7	N. W. $\frac{1}{4}$		36 $\frac{1}{2}$	36 $\frac{1}{2}$	
Bellmont.. ..	28			152	152	
Franklin.....	30	N. $\frac{3}{4}$ of 114a. W. P't.....		76	76	
Bellmont.....	45		160		160	
do	81	Ex. N. E. $\frac{1}{4}$		120		
do	81	All			160	
do	97	N. $\frac{1}{4}$ & S. E. $\frac{1}{4}$	120		120	
do	99			160	160	
Franklin.....	102	Ex. N. $\frac{1}{4}$ of W. 120a.....	160			
do	102	All			200	
Bellmont.....	127		116 $\frac{1}{2}$		116 $\frac{1}{2}$	

FRANKLIN COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		OLD MILITARY TRACT, TOWNSHIP 9—(Continued).				
Franklin.....	138	S. W. $\frac{1}{4}$		50	50	
do	147	.....		200	200	
do	150	.....		180	180	
Bellmont.....	152	.....		160	160	
do	171	.....		160	160	
do	173	N. E. $\frac{1}{4}$		40	40	
Franklin.....	174	.....		200	200	
do	176	S. E. $\frac{1}{4}$		40	40	
do	177	N. W. $\frac{1}{4}$		41 $\frac{1}{2}$	40	
do	182	S. W. $\frac{1}{4}$		40	40	
do	184	Same.....		40	40	
do	186	Ex. N. E. $\frac{1}{4}$		135		
do	186	All.....			180	
do	191	Ex. S. E. $\frac{1}{4}$		120		
do	191	All.....			160	
do	206	Ex. 60a. W. P't in Tanners Pond		100		
do	206	All.....			100	
do	213	S. E. $\frac{1}{4}$		40		
do	213	All.....			160	
do	214	.....		200	200	
do	225	Ex. N. W. $\frac{1}{4}$		120	120	
Bellmont.....	228	.....		160	160	
do	241	.....		160	160	
Franklin.....	242	.....		160	160	
do	246	.....		200	200	
do	249	S. E. $\frac{1}{4}$		40	40	
do	263	.....		160	160	
Bellmont.....	264	.....		160	160	
do	273	.....			160	
do	274	.....			160	
Franklin.....	278	Ex. N. W. $\frac{1}{4}$		120	120	
do	279	.....		160	160	
do	283	.....		180	180	
do	295	.....			200	
do	296	.....		160	160	
Bellmont.....	300	.....		160	160	
do	305	Ex. 25a. N. W. cor.....			135	
do	308	E. $\frac{1}{2}$, ex. 13a. W. side thereof		67	67	
do	309	S. W. $\frac{1}{4}$			40	
do	310	.....		160	160	
Franklin.....	315	.....		160	160	
do	316	Ex. S. W. $\frac{1}{4}$		120	120	
do	329	.....		160	160	
do	331	.....		200	200	
Bellmont.....	338	S. E. $\frac{1}{4}$		40	40	
do	339	N. W. $\frac{1}{4}$		40		
do	339	W. $\frac{1}{2}$, ex. 40a. S. W. cor. thereof			40	
do	341	E. $\frac{1}{2}$			80	
do	341	W. $\frac{1}{2}$		80		
do	341	W. $\frac{1}{2}$, ex. 60a. W. side thereof sold to Henry Wood			20	

FRANKLIN COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles	
			1871.	1877.	1881.		
OLD MILITARY TRACT, TOWNSHIP 9—(Continued)							
Bellmont.....	342			85	180	
do	343	.....			107	
do	346	Ex. 40a N. E. cor. 20c. square & 80a. S. P't, b'd N'y by a line par'l to S. line.....			79 $\frac{1}{5}$		
Franklin....	350	Ex. 69 $\frac{1}{4}$ a. b'd beg. in S. W. cor. of lot, th. N. 20c., th. N. 50° E. 22c. 33l., th. S. 40° E. 30c., th. S. 50° W. 8c. 33l. to S. line of lot & th. W. on S. line to beg.....	119 $\frac{15}{100}$	119 $\frac{15}{100}$			
do	350	All.....			188 $\frac{4}{10}$		
do	352	.....	182 $\frac{8}{10}$	182 $\frac{8}{10}$	182 $\frac{8}{10}$	
do	353	Reverted resale Oct 24, 1867.....					
do	354	.....			220 $\frac{6}{10}$	
do	355	.....		200	195 $\frac{3}{10}$	
do	356	Ex. S. W. $\frac{1}{4}$		127 $\frac{9}{100}$			
do	356	All.....			170 $\frac{6}{10}$		
do	357	N. E. $\frac{1}{4}$ & S. W. $\frac{1}{4}$		83 $\frac{9}{10}$	84 $\frac{1}{2}$		
do	358	.....		200	205 $\frac{8}{10}$	
do	359	.....		161 $\frac{4}{10}$	161 $\frac{4}{10}$	
Total in Old Military Tract, Township 9, belonging to the State, 8,740 $\frac{23}{40}$ acres.							
OLD MILITARY TRACT. Township 10.							
Franklin.....	15	.....		200	200	
do	16	Ex. S. $\frac{1}{2}$ of N. $\frac{2}{3}$ of E. $\frac{1}{2}$		166 $\frac{2}{3}$	166 $\frac{2}{3}$		
do	17	Same.....		166 $\frac{2}{3}$	166 $\frac{2}{3}$		
do	18	.....		200	200	
do	19	Ex. 80a. E. P't & 40a. N. $\frac{1}{2}$ of W. 120a.....		80	80		
do	22	S. P't		64			
do	33	.....		200	200	
do	34	.....		200	200	
do	38	.....		200	200	
do	83	W. P't.....			108		
do	84	S. W. cor.....		15	15		
do	85	.....		168	168	
do	87	.....		168	168	
do	88	.....			168	
do	89	.....		168	168	
do	90	.....		168	168	
do	96	.....		168	168	
do	106	.....		200	200	
do	107	.....		200	200	
do	112	.....		200	200	

FRANKLIN COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		OLD MILITARY TRACT, TOWNSHIP 10 — (<i>Continued</i>).				
Franklin	113	.....	.....	200	200	
do	114	.....	200	200	200	
do	115	S. $\frac{1}{2}$ of E. 80a. & S. $\frac{1}{4}$ of W. 120a	120			
do	115	All .....	.....	200	200	
do	116	.....	.....		200	
do	126	.....	200	200	200	
do	127	.....	200	200	200	
do	128	.....	200	200	200	
do	138	.....	.....	200	200	
do	141	Ex. N. $\frac{1}{2}$ of E. 80a	160			
do	141	All .....	.....	200	200	
do	144	N. $\frac{1}{2}$ of E. 80a. & S. $\frac{1}{4}$ of W. 120a.	120			
do	144	Ex. N. $\frac{1}{4}$ of 120a. W. P't ..	.....	160	160	
do	152	.....	.....	200		
do	153	.....	.....		200	
do	166	Ex. 80a. E. P't & 80a. N. $\frac{1}{4}$ of 120a. W. P't .....	.....	40		
do	166	S. $\frac{1}{4}$ of 120a. W. P't .....	.....		40	
do	167	.....	.....	200	200	
do	168	.....	.....	200	200	
do	171	.....	200	200	200	
do	179	.....	200	200	200	
do	185	.....	200	200	200	
do	186	.....	200	200	200	
do	187	.....	200	200	200	
do	188	.....	.....	200	200	
do	189	.....	200	200	200	
do	190	.....	.....	200	200	
do	191	.....	.....		200	
do	193	.....	200	200	200	
do	195	S. $\frac{1}{4}$ of 80a. E. P't .....	.....		40	
do	198	All of 150a. N. end con- tained in S. W. $\frac{1}{4}$	25			
do	198	Ex S. E. $\frac{1}{4}$ .....	.....	150		
do	198	S. W. $\frac{1}{4}$ .....	.....		50	
do	199	W. $\frac{1}{2}$ .....	.....	100	100	
do	200	.....	.....	200	200	
do	209	.....	.....	200		
do	209	Ex. und. $\frac{1}{4}$ p'd by Caroline O. Pierce .....	.....		100	
do	209	Und. $\frac{1}{4}$ on which the taxes of 1876 were paid by Caroline O. Pierce .....	.....		100	
do	210	.....	.....	200	200	
do	211	S. P't	40			
do	211	All .....	.....	200	200	
do	212	.....	.....		200	
do	213	.....	.....	200	200	
do	214	.....	200	200	200	
do	215	Ex. N. $\frac{1}{4}$ & S. $\frac{1}{4}$ of W. $\frac{1}{2}$..	133 $\frac{1}{2}$			
do	215	All .....	.....	200	200	

FRANKLIN COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		OLD MILITARY TRACT, TOWNSHIP 10 — (Continued).				
Franklin	218	.....	200	200		
do	219	.....	200	200		
do	223	Ex. 80a. E. P't known as "Mill Lot"	120			
do	223	"Thatcher Mill," 200a. ex. 80a. b'd beg on E. line of lot, in the center of the north branch of Saranac River, th. N. & also S. on said lot line an equal distance from the center of said river sufficiently far that two lines running par'l to said river in a S. W'y direction, to the intersection of a line drawn par'l to the E. line of lot through the center of a small natural pond called "Little Lily Pool Pond," shall contain 80a of land, $\frac{1}{2}$ of which is on each side of the center of said river.			120	
do	224	.....	200	200	200	
do	225	.....	200	200	200	
do	226	.....	200	200	200	
do	227	.....	200			
do	228	Ex. N. $\frac{1}{2}$ of W. 120a.	160	200	200	
do	229	Ex. S. $\frac{1}{2}$ of N. $\frac{1}{2}$ of W. 120a.	160	200	200	
do	230	.....	200	200	200	
do	231	.....	200	200	200	
do	232	.....		200		
do	232	Ex. und. $\frac{1}{2}$ p'd by Caroline O. Pierce.			100	
do	232	Und. $\frac{1}{2}$, on which taxes of 1876 were paid Caroline O. Pierce.			100	
do	233	.....		200	200	
do	250	.....		200	200	
do	251	.....	200	200	200	
do	252	.....	200	200	200	
do	253	.....	200	200	200	
do	254	S. $\frac{1}{2}$ of N. E. $\frac{1}{4}$	150			
do	254	.....		200	200	
do	255	.....	200	200	200	
do	256	.....		200	200	
do	266	.....	200	200	200	
do	267	Ex. N. W. $\frac{1}{4}$	150	150	150	
do	268	.....	200	200	200	
do	269	.....		200	200	
do	270	S. $\frac{1}{2}$ & N. W. $\frac{1}{4}$	150			

FRANKLIN COUNTY.

TOWN.	No. of lot.	DESCRIPTION	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		OLD MILITARY TRACT, TOWNSHIP 10 — (Continued).				
Franklin.	270	.....		200	200	
do	271	S. $\frac{1}{2}$	100			
do	271	Ex. N. E. $\frac{1}{4}$		150	150	
do	278	Ex. 40a. S. $\frac{1}{2}$ of E. 80		160		
do	278	Ex. 40a. N. E. cor. & 40a. S. E. cor.			120	
do	280	.....		200		
do	280	Ex. 10a S. W. cor.			190	
do	281	.....		200	200	
do	285	N. W. $\frac{1}{4}$			50	
do	287	.....		200	200	
do	288	E. $\frac{1}{4}$		100		
do	288	N. E. $\frac{1}{4}$			50	
do	288	S. E. $\frac{1}{4}$			50	
do	289	.....		200	200	
do	290	S. $\frac{1}{2}$ of N. W. $\frac{1}{4}$. 161a. & 431a., being so much of the S. E. $\frac{1}{4}$ as is not contained in S. $\frac{1}{2}$ of W. 120a	60	60		
do	290	All			200	
do	292	.....	200	200	200	
do	294	.....	200	200	200	
do	295	.....	200	200	200	
do	296	.....	200	200	200	
do	307	.....	200	200	200	
do	308	.....	200	200	200	
do	309	.....		200	200	
do	310	.....	200	200		
do	311	.....		200		
do	312	N. E. $\frac{1}{4}$	50			
do	312	.....		200		
do	312	N. E. $\frac{1}{4}$ & S. W. $\frac{1}{4}$			100	
do	313	.....	200	200	200	
do	314	.....		200	200	
do	316	N. end of all ex. 50a. S. W. cor.	100			
do	316	Ex. 50a. S. W. cor.		150		
do	317	Ex. N. W. $\frac{1}{4}$	150	150	150	
do	318	.....	200	200		
do	318	Ex. S. W. $\frac{1}{4}$			150	
do	319	S. $\frac{1}{2}$		100		
do	319	S. W. $\frac{1}{4}$			50	
do	323	N. $\frac{1}{2}$			100	
do	324	Ex. S. E. $\frac{1}{4}$		150	150	
do	325	Ex. 70a. N. end across.		120	130	
do	327	.....		200	200	
do	328	.....		200	200	
do	329	.....		200	200	
do	330	.....		200		
do	331	.....	200	200	200	
do	332	N. $\frac{1}{4}$	100			
do	332	All. (Dam on lot).		200	200	
do	333	.....		200		

FRANKLIN COUNTY.

TOWN:	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		OLD MILITARY TRACT, TOWNSHIP 10 — (<i>Continued</i>).				
Franklin.....	334	(Dam built by Comm'rs.)..		200		
do	335	N. $\frac{1}{4}$. (Dam floods partly).	100			
do	335	Ex. S. E. $\frac{1}{4}$		150		
do	349	.....		240		
do	350	.....		240	240	
do	351	.....	240	240	210	
do	352	.....		240	240	
do	353	.....	240	240	240	
do	355	.....		240	240	
do	356	.....		240	240	
do	357	.....		240		
do	357	Ex. 40a. S. E. cor. & 40a. S. $\frac{1}{4}$ of N. $\frac{3}{4}$ of E. $\frac{1}{4}$			120	
do	357	S. E. cor.			40	
do	358	.....		240	240	
do	359	Ex. 50a. W. end, sold Geo. La Bounty April 17, 1885.	190	190		
do	260	.....	240	240	240	
		Total in Old Military Tract, Township 10, belonging to the State, 23,948 $\frac{1}{2}$ acres.				
		ST. REGIS RESERVATION. <i>Farm Lots.</i>				
Bombay.....		6 rods square in N. E. P't of lot. Reverted resale Oct. 24, 1867.				6rs
		MILE SQUARE LOTS ON SALMON RIVER. <i>House Lots.</i>				
Fort Covington.	(26)	Village Lots.				
do	(27)					
do	(28)					

FULTON COUNTY.

LIST OF LANDS BELONGING TO THE STATE.

Total Number of Acres, 8,014 $\frac{1}{2}$.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		CHASE'S PATENT.				
Bleecker	8	.....	100	100		
do	35	.....		100	100	
do	37	E Pt.		50	50	
do	41	.....			100	
do	42	.....			100	
do	44	E $\frac{1}{2}$		50		
do	44	E Pt.			50	
do	44	W. Pt.			50	
do	48	Ex. 70a N. W. cor.		30		
do	52	E Pt.			50	
do	53	.....		100	100	
do	56	.....			100	
do	60	.....		100	100	
do	61	.....	100	100	100	
do	69	.....			100	
do	70	E $\frac{1}{2}$		50	50	
do	71	.....		100	100	
do	72	.....		100	100	
do	73	.....		100	100	
do	74	.....		100	100	
do	75	.....		100	100	
do	77	.....		100	100	
do	78	.....		100	100	
do	79	N. W. Pt in Bleecker ..		80		
do	79	All in Bleecker.			80	
Mayfield	81	.....		100	100	
do	83	All in Mayfield		65		
do	83	E. Pt in Mayfield			65	
Bleecker	83	N. W. Pt in Bleecker ..		35		
do	83	All in Bleecker.			35	
Mayfield	92	All in Mayfield		30	30	
do	101	Same			10	
Bleecker	103	All in Bleecker.			15	
Mayfield	110	N. W. cor. 30a. & S. W. cor 15a.		45	45	
do	111	.....		100	100	
do	114	.....		100	100	
do	115	.....		100	100	
do	116	All in Mayfield		35		
do	116	S. Pt in Mayfield			35	
		Total in Chase's Patent, belonging to the State, 2,595 acres:				
		GLENN'S BLEECKER AND LANSING PATENT.				
Mayfield	2	S. $\frac{1}{2}$, Subs. 1 & 2		250		
do	2	Sub. 1.			125	
do	2	Sub. 2.			125	

FULTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		GLEN, BLEECKER AND LANSING PATENT—(Continued.)				
Mayfield.....	3	Sub. 1.....		100	125	
do	4	Sub. 2.....			99	
do	4	Sub. 3.....		99	99	
do	4	Sub. 4.....		80	80	
do	4	Sub. 5.....		119	109	
do	4	Sub. 6.....		99	99	
do	4	Sub. 7.....		99	99	
do	6	Sub. 5, S. $\frac{1}{2}$		50		
do	6	Sub. 5, S. $\frac{1}{2}$ in Mayfield....			50	
do	6	Sub. 7.....		100	100	
do	6	Sub. 10.....		100	100	
do	9	Sub. 5.....		94	94	
do	9	Sub. 6.....		94	94	
do	9	Sub. 7.....		113	94	
do	11	Sub. 3.....			105	
do	11	Sub. 4.....			105	
do	11	Sub. 7.....			100	
do	11	Sub. 9.....			105	
do	11	Sub. 11.....			100	
do	11	Sub. 12.....			100	
Bleecker.....	14	Sub. 6.....		100	100	
do	15	Sub. 1.....			125	
Mayfield	16	Sub. 1.....			100	
do	16	Sub. 8, E. $\frac{1}{2}$		50		
do	16	Sub. 8, E. $\frac{1}{2}$ in Mayfield....			50	
do	17	Sub. 2.....	125	125	125	
do	17	Sub. 3.....	125	125	125	
do	17	Sub. 5.....		125	125	
do	17	Sub. 6.....		125	125	
do	17	Sub. 7.....	125	125		
Bleecker.....	18	Ex. 200a. N. side.....		550		
do	21	Sub. 3, S. $\frac{1}{2}$		52		
do	21	Sub. 3, ex. 50a. N. P't 16c. 131. wide N. & S.....			53	
do	22	Sub. 1.....		100	50	
do	25	Sub. 2, N. W. cor.		35		
do	25	Sub. 2, N. W. cor. b'd S. by Stony Creek.,.....			35	
do	33	E. P't.....			100	
do	34	Sub. 4.....		200		
do	35	Ex. Subs. 1, 4, 5, 6, 7, 8 & 9 & W. $\frac{1}{2}$ of Subs. 2 & 3..		383 $\frac{3}{4}$		
do	41	Sub. 6.....		100	100	
do	41	Sub. 7.....		100	100	
do	41	Sub. 8.....		100	100	
do	41	Sub. 10.....		100	100	
do	43	Sub. 3, Ex. 74 $\frac{1}{4}$ a. E. P't....			24 $\frac{3}{4}$	
do	43	Sub. 4, Ex. 109 $\frac{3}{4}$ a. E. P't....			36 $\frac{1}{4}$	
do	43	Sub. 8, Ex. 74 $\frac{1}{4}$ a. E. P't....			24 $\frac{3}{4}$	
Caroga.....	45	Sub. 4, E. $\frac{1}{2}$ or E. P't.....		50	50	
do	51	Sub. 4.....	125	125		
do	51	Sub. 2.....	125	125		
do	51	Sub. 3.....		125		
do	51	Sub. 5.....	125	125		

FULTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		GLEN, BLEECKER AND LANSING PATENT—(Continued.)				
Caroga	51	Sub. 7	125	125		
do	51	Sub. 8	125	125		
do	52	Sub. 2		125		
do	52	Sub. 6		100	100	
do	53	Sub. 7		125	100	
do	53	Sub. 10		125	100	
do	58	Sub. 8		100		
do	59	Sub. 1		100		
do	59	Sub. 1, b'd N. by Great Lot 60, E. & S. by land of William Clafflin & W. by Canada Lake.....			100	
do	61	Sub. 4		100		
do	62	S. E. cor., square.....	90			
do	62	N. W. cor.....		240		
do	62	Sub. 2		100		
do	62	Sub. 3		100		
do	62	Sub. 6		100		
do	62	Sub. 7		100		
do	62	Sub. 8		100		
do	62	Sub. 9		100		
do	62	Sub. 10		100		
do	63	S. P't	300	300	300	
do	68	Sub. 10		100	100	
Stratford	71	Sub. 1		100	100	
do	71	Sub. 4		100	100	
do	71	Sub. 5		100	100	
do	82	E. P't, 355a.; N. E. cor., 227a. & S. E. cor., 228a.; 515a.; ex. 60a. S. E. cor. thereof.....		455		
do	82	B'd N. & W. by S. Johnson's land, E. by lot line & S. by Middle Sprite....			118	
do	82	N. E. cor			227	
do	83	Sub. 3, S. P't of N. $\frac{1}{2}$	30			
do	83	Sub. 4, S. $\frac{1}{2}$		50		
do	83	Sub. 4, S. P't b'd N. by line par'l to N. line of Sub. & W. 19c. 141 by Sub. line			50 $\frac{2}{100}$	
do	83	Sub. 5		100	96 $\frac{12}{100}$	
do	83	Sub. 6, ex. 90a. N. P't.....	10			
do	84	Sub. 2		100	100	
do	84	Sub. 4		100	100	
do	84	Sub. 5		100	100	
do	85	Sub. 4		100	100	
do	85	Sub. 9, N. $\frac{1}{2}$		50	50	
do	90	Sub. 1, N. P't of 32a. S. P't	4			
		Total in Glen, Bleecker, and Lansing Patent, belonging to the State, 9,447 $\frac{131}{300}$ acres.				

FULTON COUNTY.

TOWN.	No. of lot	DESCRIPTION	ACRES ACQUIRED BY TAX SALE			Other titles.
			1871	1877.	1881.	
		JERSEYFIELD PATENT.				
Stratford	32	Sub. 3, W $\frac{1}{2}$		100		
do	32	Sub. 5, W $\frac{1}{2}$, ex. 123a. E. P't thereof b'd W. by Highway.....		36		
do	32	Sub. 5, W. $\frac{1}{2}$			159	
do	33	N. E. cor.....		150		
do	34	All in Stratford.....		130		
do	59	Sub. 6.....		170		
do	59	E. $\frac{1}{2}$, Sub. 6.....			100	
do	60	N. E. cor., square.....	20			
do	63	Ex. N. W. $\frac{1}{4}$ & und. $\frac{1}{8}$ of E. $\frac{1}{4}$ p'd by Frederick Bronson, E. L. Smith Att'y, or John J. Townsend, Exr.		583 $\frac{1}{8}$		
do	64	Sub. 2.....		100	100	
do	64	Sub. 3.....		100	100	
do	66	N. W. $\frac{1}{4}$		250		
do	66	S. W. $\frac{1}{4}$		250	262 $\frac{1}{2}$	
do	67	All in Fulton Co., 762a ex. 10a N. E. cor. thereof..		722		
do	67	S. E. $\frac{1}{4}$			262 $\frac{1}{2}$	
do	90	N. W. cor.....				
do	90	N. E. P't of N. W. $\frac{1}{4}$	160			
do	90	N. W. $\frac{1}{4}$ ex. 10 a. S. W. cor.....				
do	90	N. W. $\frac{1}{4}$ ex 100a N. W. cor thereof.....		150		
do	90	N. W. cor.....			200	
do	91	.....	1000			
do	91	N. $\frac{1}{2}$		500	500	
		Total in Jerseyfield Patent, belonging to the State, 4.446 $\frac{5}{8}$ acres.				
		KINGSBORO PATENT.				
		Westerly Allotments.				
Johnstown	515	N'y P't J. Wiley lot, bid in on mortgage 1830 ..				25
		LOTT AND LOW'S PATENT				
Ephratah	7	Sub 2, Ex 100a E end thereof.....	30			
do	7	Sub. 2.....		130		
do	7	Sub. 2, E end.....			100	
do	7	Sub. 2, W end.....			30	
Caroga	11	Sub 2, ex 45ga. S. P't & 34ga b'd N. by Mann, E. & W. by lot lines, & S by Stone.....		52 $\frac{1}{8}$		
do	11	Sub. 2, ex. 12a N. P't & 45ga S. P't.....			74 $\frac{7}{8}$	
do	11	Sub 2, N. P't.....			12	

FULTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE			Other titles.
			1871.	1877.	1881.	
Caroga	11	LOTT AND LOW'S PATENT — (Continued).				
		Sub. 3, S. P't 120a. ex. 80½a				
		S. P't thereof b'd N. by I. T. Hudson				39½
		Total in Lott and Low's Patent, belonging to the State, 386½ acres.				
MAYFIELD PATENT.						
Bleecker	53	.....				00
do	54	.....				30
do	55	W. P't in Bleecker				38
do	66	All in Bleecker				11½
do	67	All in Bleecker, 42a. ex 30a. W. P't thereof				12
do	67	W. P't in Bleecker				30
do	91	S. P't				33
Caroga	100	S. E. cor.				26
do	102	S. E. ¼				50
do	103	N. end				60
		Total in Mayfield Patent, belonging to the State, 560½ acres.				

GREENE COUNTY.

LIST OF LANDS BELONGING TO THE STATE.

Total Number of Acres, 661½.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1872.	1881.	
		GREAT LOT 22 — HARDENBURGH PATENT. <i>South Township, Charles Tomlinson et al.</i>				
Lexington	17	.....		144	144	
do	19	S. ½		120	120	
do	23	.....		140	140	
do	40	Ex. und. ½ p'd by Jaques Sandmeyer.		52½		
do	40	Ex. und. ½ p'd or heretofore p'd by Jaques Sandmeyer			52½	
do	41	Ex. und. ½ p'd by Jaques Sandmeyer.		51		
do	41	Ex. und. ½ p'd or heretofore p'd by Jaques Sandmeyer			51	
		Total in Great Lot 22, Hardenburgh Patent, belonging to the State; 507½ acres.				
Cairo	41	STATE LAND TRACT. Reverted Oct. 24, 1867.				154

HAMILTON COUNTY.

LIST OF LANDS BELONGING TO THE STATE.

Total Number of Acres, 208,001.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
ARTHURBORO PATENT						
Morehouse	27			200	200	
do	28			200	200	
do	33			200	200	
do	36			200	200	
do	38	Ex. 30a. S. W. part.			170	
do	41			200	200	
do	47			200	200	
do	48			200	200	
do	49			200	200	
do	50			200	200	
do	51			200	200	
do	62			200	200	
do	63			200	200	
do	65			200	200	
do	66	N. ½		100	100	
do	76			200	200	
do	79			200	200	
do	83			200	200	
do	88			200	200	
do	89			200	200	
do	90			200	200	
do	92			200	200	
do	93			200	200	
do	95			200	200	
do	97	Reverted Jan. 9, 1861.				200
do	98	Ex und ½ p'd by T. P. Ballou Total in Arthurboro Patent, belonging to the State, 4,970 acres.		100	100	
BETHUNE TRACT.						
Ayre's Survey.						
Morehouse	3	100a. N. P't & 25a. N. W. cor. of 200a. S. P't. Re- verted Jan. 9, 1861				125
do	5	Reverted Jan. 9, 1861				120
do	6	Reverted Jan. 9, 1861				120
do	7	25a. N. E. & 17a. S. W. Reverted Jan. 9, 1861				42
do	8	Ex. 50a. S. E., 50a. S. W. & 100a. N. W. Reverted Jan. 9, 1861				100
do	8	S. E. cor.		50	50	
do	9	W. side lying N. W. of E. branch of West Canada Creek. Reverted Jan. 9, 1861				60
do	15	Reverted Jan. 9, 1861.				120
do	16			120	120	

HAMILTON COUNTY.

TOWN.	No. of lot	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
Morehouse.....	17	BETHUNE TRACT, AYRE'S SURVEY—(Continued). Total in Bethune Patent, Ayre's Survey, belonging to the State, 1,157 acres.		300	300	
Morehouse.....	2	MOREHOUSE 8,000A. TRACT. Thompson's Survey. S. end.....		50	50	
do	5	.....		200	200	
do	6	.....		200	200	
do	7	.....		200	200	
do	8	.....		200	200	
do	9	.....		200	200	
do	10	Sale of 1848.....				200
do	11	.....		200	200	
do	12	Sale of 1848.....				200
do	13	S. W. cor.....		45		
do	17	S. $\frac{1}{2}$		100	100	
do	22	.....		200	200	
do	23	.....		200	200	
do	24	.....		200	200	
do	25	Sale of 1848.....				200
do	26	W. $\frac{1}{2}$. Sale of 1848.....				100
do	29	S. E. cor. 50a. & S. W. cor. 50a. Sale of 1848.....				100
do	33	.....		200	200	
do	35	N. P't of E. $\frac{1}{2}$		67	67	
do	35	N. W. cor.....		50		
do	35	W. $\frac{1}{2}$ ex. 50a. S. P't thereof.....			50	
do	40	N. end.....		38	38	
		Total in Morehouse 8,000a. Tract, Thompson's Survey, belonging to the State, 3,150 acres.				
Morehouse.....		TIFFT (J. G.) TRACT. E. P't, b'd W. by lot 3.....		1525	1525	
do	2	E. P't.....			100	
		Total in Tift (J. G.) Tract, belonging to the State, 1,625 acres.				
Benson	9	BENSON TOWNSHIP.		160	160	
do	10	S. Part.....			80	
do	14	.....		160	160	
do	15	N. $\frac{1}{2}$		80	80	
do	19	N. P't.....			150	
Arietta	27	.....			160	
do	28	.....		160	160	
do	29	.....		160	160	
do	30	Ex. 100a, und., formerly Adirondack Co.'s land.....			114	
do	50	und. formerly Adirondack Co.'s land.....			100	

HAMILTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
BENSON TOWNSHIP — (Continued).						
Arietta..	32	160	80
do	33	.....	.....	.....	160
do	34	.....	.....	.....	160
Benson	42	.....	.....	.....	160
do	43	.....	.....	160	160
do	44	.....	.....	.....	160
do	45	.....	.....	160	160
do	46	.....	.....	160	160
do	52	N. $\frac{1}{2}$ or N. part.....	80	80	.....
do	62	S. $\frac{1}{2}$. Sale of 1853.....	.....	.....	.....
do	62	N. $\frac{1}{2}$.....	.....	.....	80
do	63	Und. $\frac{1}{2}$ of 80a. E. Sale of 1853.....	.....	.....	.....
do	63	E. $\frac{1}{2}$, ex. und. $\frac{1}{2}$ thereof, State property.....	40	.....	40
do	63	W. $\frac{1}{2}$.....	.....	.....	80
do	68	.....	.....	160	160
do	69	.....	.....	160	.....
do	69	W. P't.....	.....	.....	120
do	75	.....	.....	160	160
do	77	.....	.....	160	160
do	78	.....	.....	160	160
do	79	.....	.....	160	160
do	84	All in Benson.....	.....	.....	80
Arietta.....	84	All in Arietta.....	.....	.....	80
do	85	.....	.....	160	160
do	87	.....	.....	.....	160
do	88	.....	.....	.....	160
do	91	.....	.....	160	.....
do	92	.....	.....	160	.....
do	95	All in Arietta.....	.....	.....	80
Benson.....	95	All in Benson.....	.....	.....	80
do	97	.....	.....	.....	160
do	100	.....	.....	160	160
do	101	.....	.....	160	160
do	102	.....	.....	160	160
do	104	.....	.....	160	160
do	110	.....	.....	160	160
do	118	S. E. cor., square. Sale of 1853.....	.....	.....	.....
do	118	Ex. 30a. S. E. cor.....	.....	.....	212
do	120	N. P't 40a., ex. und. $\frac{1}{2}$ thereof Adirondack Co.'s land.....	.....	30	30
do	121	.....	160	160	160
do	123	.....	160	.....	.....
do	131	.....	.....	160	160
do	137	.....	.....	.....	160
Arietta.....	143	.....	.....	180	180
do	144	.....	.....	91	92
do	145	.....	160	160	160
do	146	.....	.....	160	160
do	147	.....	160	160	160
Benson.....	149	.....	160	160	160

HAMILTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		BENSON TOWNSHIP — (Continued).				
Benson	150			160	160	
do	152				160	
do	153				160	
do	154				160	
do	155			160	160	
do	156			160	160	
do	157			160	160	
do	158			160		
do	163	Ex. und. $\frac{1}{2}$ p'd by Finch, Pruyn & Co.		80	80	
do	168			160	160	
do	169	Ex. 100a. N. Pt			54	
do	169	N. Pt			100	
do	171			160	160	
do	177	N. $\frac{1}{2}$		80	80	
do	179			160	160	
do	180			160	160	
do	181			160	160	
do	182				160	
do	183				160	
do	184	N. $\frac{1}{2}$		80	80	
do	188			160	160	
do	189			160	160	
do	190		160			
do	190	All in Benson			80	
Arietta	190	W. Pt in Arietta		80		
do	190	All in Arietta			80	
do	191		160	160	160	
do	192			160	160	
do	193			200	176	
do	194			240	262	
do	195			240	160	
do	196	All in Arietta			80	
Benson	196	All in Benson			80	
do	197			160	160	
do	198			160	160	
do	202			160	160	
do	204			160	160	
do	205			160	160	
do	206			160	160	
do	207			160	160	
do	211				160	
do	213				160	
do	214			160	160	
do	215				160	
do	217		160	160	186	
do	218		160	160	160	
do	219		160	160	160	
do	220		160	160	160	
do	222			160	160	
do	223			160	160	
do	224			160	160	
do	225			160	160	
do	226				160	

HAMILTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		BENSON TOWNSHIP -- (Continued).				
Benson	227	.....	.....	135	160	
do	228	Ex. 25a. S. W. cor.....	.....	135		
do	228	.....	.....		160	
do	229	.....	.....		160	
do	230	Ex. 25a. N. W. cor.....	.....	135	135	
do	231	.....	.....	160	160	
do	243	.....	.....		160	
do	244	.....	.....	160	160	
do	245	.....	.....	160	160	
do	246	.....	.....	160	160	
do	247	.....	.....	160	160	
do	252	.....	.....	160	160	
do	253	.....	.....	160	160	
do	254	.....	.....	160	160	
do	255	.....	.....	160	160	
do	256	.....	160	160	160	
do	257	.....	160	160	160	
do	258	.....	.....	160	249	
do	259	.....	160	160	160	
do	260	.....	.....	160	160	
do	261	.....	.....		160	
do	262	.....	.....	160	160	
do	263	.....	.....	160	160	
do	265	.....	.....	160	160	
do	267	.....	.....		160	
do	269	.....	.....	160	160	
do	271	.....	.....	160	160	
do	272	.....	.....		160	
do	273	Ex. 40a. E. side.....	.....	120		
do	273	.....	.....		160	
do	274	.....	.....		160	
do	275	.....	.....		160	
do	276	.....	.....		160	
do	281	.....	.....		160	
do	285	.....	.....		160	
do	286	.....	.....		160	
do	287	.....	.....	160	160	
do	288	.....	.....		160	
do	291	S. ½.....	.....	80	80	
do	292	S. ½.....	.....	80	80	
do	293	.....	.....	160	160	
do	294	.....	.....	160	160	
do	295	.....	.....		160	
do	296	.....	.....	160	210	
do	297	.....	.....	160	88	
do	298	.....	.....	160	160	
do	299	.....	.....	160	160	
do	307	.....	.....	160	160	
do	301	.....	.....	160	160	
do	302	.....	.....	160	160	
do	303	.....	.....	160	160	
do	305	.....	.....		160	
do	307	.....	.....	160	160	
do	308	.....	.....		160	

HAMILTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		BENSON TOWNSHIP — (Continued).				
Benson	310	.....	.....	.....	160	
do	311	.....	.....	.....	160	
do	317	.....	.....	.....	160	
do	318	.....	.....	.....	160	
do	319	.....	.....	.....	160	
do	320	.....	.....	160	160	
do	321	.....	.....	160	160	
do	322	.....	.....	160	160	
do	323	.....	.....	160	160	
do	324	Ex. 25a. N. E. cor., square.	.....	.....	135	
do	325	.....	.....	160	160	
do	327	.....	.....	160	160	
do	328	.....	.....	160	160	
do	329	Und. $\frac{1}{2}$ thereof heretofore p'd by Duncan McMartin	80	.....	.....
do	329	.....	.....	160	160	
do	330	.....	.....	160	145	
Wells	331	.....	.....	180	206	
do	332	.....	.....	160	.....
do	333	.....	.....	160	160	
do	334	.....	.....	.....	160	
do	335	.....	.....	.....	160	
do	336	.....	.....	160	160	
do	337	.....	.....	.....	160	
do	338	.....	.....	160	160	
do	340	.....	.....	.....	160	
do	341	.....	.....	.....	160	
do	344	.....	.....	.....	160	
do	345	.....	.....	160	122	
do	347	.....	.....	.....	160	
do	350	.....	.....	.....	160	
do	351	.....	.....	160	160	
do	352	.....	.....	160	160	
do	353	.....	.....	160	160	
do	354	.....	.....	160	160	
do	355	.....	.....	160	160	
do	357	Ex. 50a. S. E. cor	.....	110	.....
do	357	Ex. 50a. S. E. cor p'd by Hiram F. Babcock.	.....	.....	110	
do	358	.....	.....	160	160	
do	360	.....	.....	180	159	
do	361	.....	.....	160	160	
do	362	.....	.....	160	160	
do	368	.....	.....	160	160	
do	374	Ex. 90a. N. W. cor., & 35a. being all that remains of 160a. N. P't after ex. 125a. N. W. cor. thereof.	55	.....	.....
do	374	N. W. cor	.....	.....	90	
do	374	N. W. cor., 125a., ex. 90a. N. W. cor. thereof	.....	.....	35	
do	375	.....	.....	160	160	
do	376	.....	160	160	160	
do	377	.....	160	160	160	

HAMILTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		BENSON TOWNSHIP— (Continued).				
Wells	378	.....		160	160	
do	379	.....		160	160	
do	380	.....		160	160	
do	381	.....	160			
do	382	.....	160	160	160	
		Total in Benson Township, belonging to the State, 31,595 acres.				
		BERGEN'S PURCHASE. Patent No. 1.				
Wells	7	Ex. 90a. N. W. cor.....	10			
do	9	.....		100	100	
do	11	Sale of 1853.				100
		Patent No. 2.				
		All S. of W. branch of Sacondaga River 410a., ex. 50a. N. W. cor. thereof res. land of Seth Pratt, 25a. b'd beg. at a beech tree at S. W. cor. of lands of Elias Kellogg th. N. 62½° E. 13c. 50l. to the West River, th. S. 27½° E. 18c. 52l. to a maple sapling, th. S. 62½° W. 13c. 50l. to a stake, & th. N. 27½° W. 18c. 52l. to beg., 150a. on W'ly line of Patent, 19c. from S. W. cor. thereof. 41c. N'ly & S'ly b'd N. E'ly by the Vorse Creek branch of Sacondaga River & being 20c. long on N'ly line & 67c. on S'ly line; 50a. on S'ly line of Patent, 57c. E'ly from S. W. cor. thereof, 20c. wide N'ly & S'ly. b'd N. E'ly by W. branch of Sacondaga River & being 10c. long on N'ly line & 39c. on S'ly line, & 66a. b'd N. E'ly by W. branch of Sacondaga River S'ly by Vorse Creek & S. W'ly by 25⅞a. of E. Kellogg & W'ly by land of Seth Brott & E. Kellogg.....				69
		Patent No. 3.				
Hope		Being that part of Patent No. 3 b'd N. by Wells, W. by Benson Township.				

HAMILTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
Hope.....		BERGEN'S PURCHASE PATENT No. 3 — (Continued), & S. by Patent No. 4. County Treas. sale of 1854.....				470
Hope.....		Patent No. 4 All in Hope.....		200	107	
Hope.....	1	Patent No. 5.....	273	273		
do.....	2	.....	273	273		
do.....	3	.....	273	273	273	
Hope.....	1	Patent No. 6 — East Side of Sacondaga River, East Part of North $\frac{1}{2}$, Sturges lot.....		100		
do.....	1	" Sturges lot.....			100	
do.....	2	.....		100	100	
do.....	4	W. Pt.	75			
Hope.....	1	East Part of South $\frac{1}{2}$, Sturges lot.....		100		
do.....	2	Same.....		100		
Hope.....		West Side of Sacondaga River.....	668			
do.....		All.....				
do.....		All W. of Sacondaga River, not allotted, ex. 50a. E. part thereof assessed to C. H. Dunham.....		618		
Hope.....	1, 2, 3 & 4	Patent No. 7. Sub. 9, bid N. by Sub. 8, S. by Patent line & W. by Calvin Osborn's lot.....			100	
do.....	5	All that remains of 110a. N. W. cor. of lot after ex. 9a N. W. cor. thereof. County Treas. sale of 1854.....				101
do.....	5	Ex. 50a. N. end owned by James Hayes.....		223		
do.....	5	Ex. 50a. N. end owned by Jas. Hays, Jas. Hayes or John Hays.....			223	
do.....	6	County Treas. sale of 1854.....				273
do.....	6	Ex. 80a. N. W. cor. owned by W. G. Lobdell, known as "Fly Lot," or "Vales Lot," or "Vly Lot".....		193		
do.....	6	Ex. 80a. N. W. cor. owned by Westly G. Lobdell, known as the "Vlate" or "Vlie Lot".....			193	
Hope.....	7	Patent Nos. 8 and 9. Sale of 1848.....				108
	11	N. W. $\frac{1}{4}$ Sale of 1853.....				54
	12	Sale of 1848.....				108

HAMILTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
Hope	5	Patent No. 11. Ex. 30a S. W. & 25a. N. W. Sale of 1853. Total in Bergen's Purchase, belonging to the State, 4,569 acres.				218
Benson	91	CHASE'S PATENT. E P't in Benson			15	
do	101		100			
do	101	All in Benson			90	
do	102		100	100	100	
do	103		160			
do	103	All in Benson			85	
do	104	Same			50	
do	105		100	100	100	
do	106		100	100	100	
do	107			100	100	
do	108		100	100	100	
do	116	N. P't.	40			
do	117		100	100	100	
do	118		100	100	100	
do	119		100	100	100	
do	120		100	100	100	
		Total in Chase's Patent, belonging to the State, 1,265 acres.				
		GLEN, BLEECKER AND LANSING PATENT.				
Benson	1	Sub. 3.	127	127	111	
do	1	Sub. 4.	110	110	111	
do	1	Sub. 6.	129	129	111	
do	1	Sub. 7.	109	109	109	
do	1	Sub. 8.	110	100	111	
do	1	Sub. 9.	125	125	111	
do	2	Sub. 5.		125	125	
do	2	Sub. 6.	150	150		
do	2	Sub. 7.	150		125	
do	2	Sub. 8.	150	150	125	
do	6	Sub. 1.		100	100	
do	6	Sub. 2, Ex. 35a. E. P't.	65	100	100	
do	6	Sub. 3.	96	96	100	
do	6	Sub. 4.	100	100	100	
do	6	Sub. 6.	100			
do	6	Sub. 6, N. $\frac{1}{2}$ in Benson.			50	
do	7	S. P't.			666	
do	8	Sub. 1, S. P't.	60		60	
do	8	Sub. 2.		150	150	
do	8	Sub. 3.		150	150	
do	8	Sub. 6.	220	220	220	
do	8	Sub. 7, S. P't.	29		29	
do	9	Sub. 1.		100	100	
do	9	Sub. 2.		100	100	

HAMILTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		GLEN, BLEECKER AND LANSING PATENT—(Continued)				
Benson	9	Sub. 3.....	100	100	95	
do	9	Sub. 4.....	100	100	95	
		Total in Glen, Bleecker and Lansing Patent, belonging to the State, 3,462 acres.				
		LAWRENCE PATENT.				
Arietta.....	2	.....			635	
do	6	.....		635	635	
do	7	.....		635	778	
Morehouse.....	9	All of 70a in Morehouse, in N. W. cor. of lot, contained in 157a. all in Morehouse.....			55 ⁴ / ₁₀	
do	14	N. W. cor.....		36	36	
Arietta.....	19	.....		635	635	
do	22	.....		635	635	
do	25	.....			635	
do	26	.....		635	635	
do	29	.....			635	
Morehouse.....	34	.....		635	508	
do	35	.....		635	635	
do	36	.....		777	777	
Arietta.....	43	Ex. 100a. E. side & 100a. S. W. cor.....			435	
		Total in Lawrence Patent, belonging to the State, 7,796 ² / ₃ acres.				
		LEWIS (MORGAN) SMALL TRACT.				
Hope.....	2	In Town of Hope. Sale of 1848.				100
		MOOSE RIVER TRACT. Township 3.				
Morehouse	65	All in Morehouse, 80a. ex. und. ³ / ₄ p'd by P. J. Munn.....			26 ³ / ₄	
do	79	Ex. und. ³ / ₄ heretofore p'd by P. J. Munn, or Est. of P. J. Munn.....			56	
do	91	Same.....			56	
do	103	Same			56	
		Total in Moose River Tract, Township 3, belonging to the State, 194 ³ / ₄ acres.				
		TOWNSHIP 4.				
Morehouse.....	32	Ex. und. ¹ / ₄ p'd by T. S. Gold			120	
do	33	Same			120	

HAMILTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		TOWNSHIP 4, MOOSE RIVER TRACT — (Continued).				
Morehouse	34	Same.....			120	
do	39	Same.....			120	
do	40	Same.....			120	
do	41	Same.....			120	
do	64	Ex. und. $\frac{1}{2}$ of E. $\frac{1}{2}$ p'd by T. S. Gold.....			186 $\frac{3}{8}$	
do	65	Same.....			186 $\frac{3}{8}$	
do	66	Same.....			186 $\frac{3}{8}$	
do	79	.....			213	
do	83	Ex. und. $\frac{2}{3}$ heretofore p'd by P. J. Munn, or Est. of P. J. Munn.....			71	
do	84	Same.....			71	
do	87	Ex. und. $\frac{1}{2}$ heretofore p'd by C. L. Benedict.....			142	
do	88	Rem. water, ex und. $\frac{1}{2}$ heretofore p'd by C. L. Benedict.....			113 $\frac{1}{2}$	
do	97	Ex. und. $\frac{2}{3}$ heretofore p'd by P. J. Munn, or Est. of P. J. Munn.....			71	
do	98	E. $\frac{1}{2}$ ex. und. $\frac{2}{3}$ thereof, heretofore p'd by P. J. Munn, or Est. of P. J. Munn.....			17 $\frac{1}{2}$	
do	99	Ex. und. $\frac{2}{3}$ heretofore p'd by P. J. Munn, or Est. of P. J. Munn.....			71	
do	104	S. $\frac{1}{2}$, ex und. $\frac{2}{3}$ thereof, heretofore p'd by P. J. Munn, or Est. of P. J. Munn.....			35	
do	105	Ex. und. $\frac{2}{3}$ heretofore p'd by P. J. Munn, or Est. of P. J. Munn.....			71	
do	106	Same.....			71	
do	107	W. $\frac{1}{2}$ ex. und. $\frac{2}{3}$ heretofore p'd by P. J. Munn, or Est. of P. J. Munn.....			35 $\frac{1}{2}$	
		Total in Moose River Tract, Township 4, belonging to the State, 2,262 $\frac{5}{8}$ acres.				
		TOWNSHIP 9.				
Arietta	3	N. E. P't.....			25	
do	7	.....		174	174	
do	38	.....		200	200	
do	39	.....		200	200	
do	72	.....		200	200	
Lake Pleasant	84	E. P't. Sale of 1853.....				50
do	85	Same. Sale of 1853.....				125
Arietta	118	Ex. 75a. W. P't.....		125		
do	118	Ex. 75a. W. P't, p'd by Billings.....			125	

HAMILTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		TOWNSHIP 9, MOOSE RIVER TRACT — (Continued)				
Arietta	121	.....	120	⁷⁸ / ₁₀₀	121	
do	144	Ex. 200a. N. P't.....			70	
Lake Pleasant ..	149	S. E. cor of E. $\frac{1}{2}$			75	
do ..	150	W'y $\frac{1}{2}$ of 100a. N. or N. W. P't.....			50	
		Total in Moose River Tract, Township 9, belonging to the State, 1,415 acres.				
		OXBOW TRACT.				
Wells.....	10	.....		646	646	
Lake Pleasant ..	13	Ex. 50 ⁶ / ₁₀ a. N. W. cor, 22 $\frac{1}{2}$ c. square.....			⁴ / ₁₀	
do ..	18	Ex. 282 ⁴ / ₁₀ a. S. P't.....		⁶ / ₁₀	⁶ / ₁₀	
do ..	19	N. W. cor	56		56	
do ..	19	.....		274		
do ..	19	Ex. 56a. N. W. cor.....			218	
Wells.....	32	All in Wells.....			42	
do	34	.....		300	271	
Arietta	40	.....			309	
do	41	.....			309	
do	42	.....		301	309	
do	43	.....			154	
do	44	Ex. 25a. N. E. cor..			130	
do	50	All in Arietta.....			40	
Wells.....	50	All in Wells.....			115	
do	51	.....		160	155	
do	52	All in Wells			100	
Lake Pleasant ..	53	All in Lake Pleasant..			130	
Wells.....	53	All in Wells.....			25	
Arietta	61	All in Arietta.....		130	120	
Wells.....	61	N. E. cor. in Wells.....		40		
do	61	All in Wells....			35	
Arietta	64	.....		155	154	
do	68	.....			154	
do	75	.....		155	154	
do	76	.....			154	
do	110	.....			154	
do	111	.....			154	
Lake Pleasant } & Arietta... }	123	Reverted Jan. 9, 1861.....				155
Arietta	128	Part water.....			154	
do	129	.....			154	
do	130	.....			154	
do	131	.....			154	
do	144	.....			154	
do	146	S. P't rem. water.....		50		
do	146	Part water.			154	
do	153	.....		155	154	
do	191	.....			154	
do	218	.....	155	155	154	
do	228	.....		375	434	
do	245	.....			154	

HAMILTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
OXBOW TRACT—(Continued)						
Arietta	248				137	
do	252			177	178	
do	253			177	178	
do	259			179	225	
do	269				179	
do	280			248	217	
do	290			232 ⁸⁶ / ₁₀₀	223	
do	292				233	
do	293	Ex. 200a. N. W. cor.	33		33	
do	293			232 ⁸⁶ / ₁₀₀		
do	293	N. W. cor.			200	
do	297			236	239	
Total in Oxbow Tract, belonging to the State, 8,707 ⁴³ / ₁₀₀ acres.						
PALMER'S PURCHASE, GENERAL ALLOTMENT.						
Wells	1	Sub. 2.			100	
do	1	Sub. 5, County Treas. sale. 1854				100
do	1	Sub. 6, County Treas. sale 1854				100
do	3	Sub. 5.		100	100	
do	3	Sub. 6.		100	100	
do	4	Sub. 8.		100	100	
do	4	Sub. 9.		100	100	
do	4	Sub. 10.		100	100	
do	5	All in Wells, 750a. ex. 200a. N. W. cor. & 200a. being Subs 8 & 9.			350	
do	5	N. W. cor. of all in Wells.			200	
do	6	N. E. angle in Wells.		359		
do	8	Sub. 1.			100	
do	8	Sub. 3.			100	
do	9			1000	1049 ¹ / ₂	
do	15	All in Hamilton Co.		895		
do	15	All in Wells.			983	
do	19	Same.			50	
Hope	24	Sub. 1 Sale of 1848.				20
Total in Palmer's Purchase, General Allotment, belonging to the State, 4,191 ¹ / ₂ acres.						
REAR DIVISION, LEFFERT'S TRACT, NORTH ¹ / ₂ .						
Range 1.						
Wells	6	Ex. 25a. E'y end.		75	75	
do	9	S. W. ¹ / ₄		50	50	
do	10	Ex. N. E. ¹ / ₄		36		
do	10	Ex. 18a. N. E. ¹ / ₄			36	
Range 2.						
Wells	6		100	100	100	

HAMILTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		REAR DIVISION, LEFFERT'S TRACT, NORTH $\frac{1}{2}$, RANGE 2 — (<i>Continued</i>).				
Wells	9	.....		100	100	
do	10	.....	54	54	54	
		Range 3.				
Wells	3	.....		100	100	
do	4	.....		100	100	
do	5	.....		100	100	
do	6	.....		100	100	
do	7	.....			100	
do	8	.....			100	
do	9	.....		100	95	
do	10	.....		54	54	
		Range 4.				
Wells	3	.....		100		
do	4	.....		100		
do	5	.....	100	100		
do	6	.....	100	100	100	
do	7	.....		100	100	
do	8	.....		100	100	
do	9	.....		100	100	
do	10	.....		54	54	
		Total in Rear Division, Leffert's Tract, North $\frac{1}{2}$, Ranges 1, 2, 3 and 4, belonging to the State, 1,918 acres.				
		TOTTEN AND CROSSFIELD'S PURCHASE.				
		Township 1, North $\frac{1}{2}$				
Lake Pleasant...	4	.....		250	250	
do	5	.....		250	250	
do	6	.....		250	250	
		Total in Totten and Crossfield's Purchase, Township 1, North $\frac{1}{2}$, belonging to the State, 750 acres				
		TOWNSHIP 1.				
		Courtney 500a Tract.				
Lake Pleasant.....		N. E. cor. b'd S. by highway & W. by lands of Henry E. Courtney.....		87		
do		B'd N. by Lake Pleasant, E. by land formerly belonging to Chas. Greenman, & W. by lands occupied by Samuel Call.		50		
do		B'd N. by highway, E. by John Courtney, & S. by lands formerly belonging to Eliza Lewis		21		
do		B'd N. by Highway, E. by lands in possession of				

HAMILTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
Lake Pleasant		TOWNSHIP 1. COURTNEY 500A. TRACT — (<i>Continued</i>).				
		W. C. Gallup & W by Henry E Courtney.		85		
		Total in Courtney 500a. Tract, belonging to the State, 247 acres.				

Lake Pleasant.....		TOWNSHIP 1. <i>Spier and Brown Lot.</i>				
		B'd N. by Township line, E. by lot 36, S. by lots 33 & 34, & W. by Lake Pleasant		400	400	
Wells		-----				
		TOWNSHIP 1. <i>South East ½.</i>				
Wells		S. E cor., square		200		

Wells		TOWNSHIP 1. <i>Van Wagoner Tract — Allotment 3.</i>				
	7	.....			68	
do	9	.....			80	
do	10	.....			80	
do	12	.....			145	
do		<i>Allotment 4.</i>				
	3	.....		258	258	
do	4	.....		258	258	
do		Total in Van Wagoner Tract, belonging to the State, 889 acres.				

Wells		TOWNSHIP 1. <i>South West ½.</i>				
	1	.....	200		200	
do	2	.....	214		214	
do	3	.....			193	
do	4	.....			204	
do	5	E. ½.....		150		
do	5	.....			285	
do	6	.....			326½	
do	7	.....	220		220	
do	8	.....	222		222	
do	9	.....	271		271	
do	10	.....	311	311	310	
do	11	.....	311	311	310	
do	12	.....	285	285	285	
do	13	.....	105½	105½	106	
do	18	.....			227	
do	19	.....			279	
do	20	.....			329	
do		Total in S. W. ½, Township 1, belonging to the State, 3,983½ acres.				

HAMILTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		TOTTEN AND CROSSFIELD'S PURCHASE				
		<i>Township 2 — Jones' Map</i>				
Lake Pleasant...	10	N. W. cor.			91	
do ..	19	N. end.		144		
do ..	19	S. E. cor.		20	20	
do ..	20	E. side.		160		
do ..	21	B'd N. by lands of Henry Satterlee, E. by lot 22, S. by lands of Aaron Sturges & W. by Tefft & Russell's 144a.		50		
do ..	21	W. side.		184		
do ..	21	B'd N. by H. or Ann Satterlee E. by lot 22 or lot line, S. by lands of R. Slack or R. & Henry B. Slack & W. by 144a. owned by Tefft & Russell, or Amos Page, or Henry Tefft's 144a.			50	
do ..	22	.....		269		
do ..	23	.....		269		
do ..	23	Ex. 75a. S. E. cor.			84	
do ..	23	S. E. cor. of all not covered by Long Lake.			75	
do ..	24	B'd N. by Tefft & Russell's 84a., E. & W. by lot lines & S. by land of Charles Ahlschlager.		70		
do ..	24	B'd N. by Tefft & Russell's 84a. or land of Tefft & Russell, E. & W. by lot lines & S. by lands of C. Ahlschlager.			70	
do ..	25	N. end.		50		
do ..	25	All of 50a. N. end of lot not in Long Lake.			38	
do ..	29	.....		269	269	
do ..	32	Ex. 100a. S'y end, 26c. 32l. wide on W. & 26c. 30l. wide on E. line of lot.			169	
do ..	33	S p't.		85		
do ..	33	Ex. 85a. S. P't.			184	
do ..	40	.....		269	269	
do ..	44	.....		269	269	
do ..	46	.....		269	269	
do ..	51	.....		269	269	
do ..	53	.....		269	269	
do ..	55	.....		269	269	
do ..	66	.....		269	269	
do ..	77	.....		269	269	
do ..	85	N. E. cor., square.	30			
do ..	85	.....		269	269	
do ..	86	N. W. cor., square.	20			

HAMILTON COUNTY.

TOWN.	No. of lot	DESCRIPTION	ACRES ACQUIRED BY TAX SALE			Other titles.
			1871.	1877.	1881.	
		TOTTEN AND CROSSFIELD'S PURCHASE. TOWNSHIP 2, JONES' MAP — (Continued).				
Lake Pleasant ..	86	.....	.....	269	269	
		Total in Township 2, Jones' Map, belonging to the State, 4.704 acres.				
		TOTTEN AND CROSSFIELD'S PURCHASE. Township 3.				
Arietta	1	N. E. ....	.....	.....	37½	
do	3	All in Arietta....	.....	100	100	
Lake Pleasant ..	4	N. W. cor. square.....	20	.....	
do ..	4	.....	.....	150	150	
do ..	6	.....	.....	150	150	
do ..	7	.....	.....	150	150	
do ..	10	N. W. cor. square.....	20	.....	
do ..	10	.....	.....	150	150	
do ..	11	Ex. S. E. ¼ .....	.....	112½		
do ..	12	N. W. cor. square.....	20	.....	
do ..	12	.....	.....	150	150	
do ..	18	N. W. cor. square.	20	.....	
do ..	18	.....	.....	150	150	
Arietta	20	.....	.....	150	150	
do	21	N. E. ¼ .....	.....	37		
do	21	Ex. 37½a. N. W. ¼ & 25a. E. end of S. ½ across .....	.....		87½	
do	22	.....	.....	112		
do	24	.....	.....	150	150	
do	25	.....	.....	150		
Lake Pleasant ..	27	.....	.....	150		
do ..	27	All in Lake Pleasant .....	.....		135	
do ..	28	N. E. cor. square	20	.....	
do ..	28	.....	.....	150	150	
do ..	29	N. W. cor. square.....	30	.....	
do ..	29	.....	.....	150	150	
do ..	30	N. E. cor. square.....	20	.....	
do ..	30	.....	.....	150	150	
do ..	31	N. W. cor. square	20	.....	
do ..	31	.....	.....	150	150	
do ..	32	N. E. cor. square.....	20	.....	
do ..	32	.....	.....	150	150	
do ..	33	N. W. cor. square.....	30	.....	
do ..	33	.....	.....	150	150	
do ..	34	S. W. cor. square.....	25	.....	
do ..	34	.....	.....	150	150	
do ..	35	S. E. cor. square.....	30	.....	
do ..	35	.....	.....	150	150	
do ..	36	.....	.....	150	150	
do ..	37	.....	.....	150	150	
do ..	38	.....	.....	150	150	
do ..	39	.....	.....	150	150	
do ..	40	All in Lake Pleasant.....	.....		75	
Arietta	40	All in Arietta.....	.....		75	

HAMILTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE			Other titles.
			1871.	1877.	1881.	
TOTTEN AND CROSSFIELD'S PURCHASE, TOWNSHIP 3—(Continued)						
Arietta	41	.....		150	150	
do	43	Ex. 30a. N. W. cor., square.			120	
do	46	S. W. $\frac{1}{4}$			37 $\frac{1}{2}$	
do	47	.....		150	150	
do	48	.....			150	
do	49	.....		150	150	
Lake Pleasant...	50	Ex S. W. $\frac{1}{4}$		112 $\frac{1}{2}$	112 $\frac{1}{2}$	
do	51	.....		150		
do	51	S. E. $\frac{1}{4}$			38	
do	52	N. $\frac{1}{4}$		75	75	
do	53	Ex. S. E. $\frac{1}{4}$		112 $\frac{1}{2}$	112 $\frac{1}{2}$	
do	54	N. end of W. $\frac{1}{4}$	25			
do	54	.....		150	150	
do	55	S. W. $\frac{1}{4}$			37 $\frac{1}{2}$	
do	58	N. W. cor., square	5			
do	58	.....		150	150	
do	59	Ex. N. E. $\frac{1}{4}$		112 $\frac{1}{2}$		
do	59	N. W. $\frac{1}{4}$ & S. E. $\frac{1}{4}$			75	
do	59	S. W. $\frac{1}{4}$			38	
do	60	.....		150		
do	60	N. $\frac{1}{4}$			75	
do	60	S. $\frac{1}{4}$			75	
Arietta	63	.....		150	150	
do	64	.....		150	150	
do	65	.....		150	150	
do	66	.....		150		
do	67	S. E. cor., square	10			
do	67	Ex. N. W. $\frac{1}{4}$		112 $\frac{1}{2}$		
do	68	S. W. cor., square	$\frac{1}{2}$			
do	68	S. W. $\frac{1}{4}$		38		
do	69	N. end of W. $\frac{1}{4}$	25			
do	69	Ex. N. E. $\frac{1}{4}$		112 $\frac{1}{2}$	112 $\frac{1}{2}$	
do	70	N. end of W. $\frac{1}{4}$	15			
do	70	.....		150	150	
do	71	N. E. cor., square	15			
do	71	.....		150	150	
do	72	N. W. cor., square	25			
do	72	.....		150	150	
Lake Pleasant...	73	N'y end of 75a. E. P't in Lake Pleasant	50			
Arietta	73	N. E. cor., square of 50a. W. P't	10			
do	73	N. W. P't in Arietta		50		
Lake Pleasant...	74	N. W. cor., square	25			
do	74	.....		150	150	
do	75	W. end of N. $\frac{1}{4}$	20			
do	75	Ex. S. W. $\frac{1}{4}$		112	112 $\frac{1}{2}$	
do	76	N. E. cor., square	25			
do	76	.....		150	150	
do	77	.....	150	150	150	
do	78	N. end of W. $\frac{1}{4}$	20			
do	78	Ex. N. E. $\frac{1}{4}$		112 $\frac{1}{2}$		
do	78	Ex. 38a. N. W. cor.			112 $\frac{1}{2}$	

HAMILTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		TOTTEN ANT CROSSFIELD'S PURCHASE, TOWNSHIP 3 — (Continued).				
Lake Pleasant ..	78	N. W. cor.....			38	
do	79	N. end of E. $\frac{1}{4}$	20			
do	79	.....		150	150	
do	80	W. end of N. $\frac{1}{4}$	20			
do	80	Ex. S. W. $\frac{1}{4}$		112 $\frac{1}{2}$	112 $\frac{1}{2}$	
do	81	N. end of 130a. E. P't....	20			
do	81	.....		150	150	
do	82	S. end of 25a. E. cor. in Lake Pleasant.....	10			
Arietta	82	N. W. cor., square.....	5			
do	83	S. W. cor., square.. ..	15			
do	83	.....		150	150	
do	84	E. end of S. $\frac{1}{4}$	10			
do	84	.....		150	150	
do	85	W. end of S. $\frac{1}{4}$	10			
do	85	Ex. N. W. $\frac{1}{4}$		112 $\frac{1}{2}$	112 $\frac{1}{2}$	
do	86	E. end of S. $\frac{1}{4}$	10			
do	86	Ex. 135a. N. W. P't.....			15	
do	88	N. E. cor., square.....	10			
do	88	.....		150	150	
do	89	E. end of N. $\frac{1}{4}$	10			
do	89	Ex. S. E. $\frac{1}{4}$		112 $\frac{1}{2}$	112 $\frac{1}{2}$	
do	90	S. W. cor., square.....	10			
do	90	.....		75		
do	90	Rem water.....			75	
do	91	N. end of W. $\frac{1}{4}$	13			
do	91	Ex. N. E. $\frac{1}{4}$		112 $\frac{1}{2}$	112 $\frac{1}{2}$	
do	92	N. W. cor., square.....	5			
do	93	N. E. cor., square.....	20			
do	93	.....		150		
do	94	N. W. cor., square.....	10			
do	94	.....		150	150	
do	95	N. W. cor., square.....	10			
do	95	N. $\frac{1}{4}$		75		
do	95	Ex. S. E. $\frac{1}{4}$			112 $\frac{1}{2}$	
do	96	S'ly end of 75a. W. P't in Arietta	3			
Lake Pleasant...	96	S'ly end of 75a. E. P't in Lake Pleasant	20			
do	96	S. E. cor in Lake Pleasant.		38		
do	96	All in Lake Pleasant ex 38a. S. E. cor. thereof.			32	
do	96	S. E. cor. of all in Lake Pleasant.....			38	
do	97	S. W. cor., square	15			
do	97	.....		150	150	
do	98	N'ly end.....	75			
do	98	.....		150	150	
do	99	N'ly end.....	75			
do	99	.....		150	150	
do	100	N'ly end.....	10			
do	100	.....		150	150	
do	101	N. W. cor., square	20			

HAMILTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
TOTTEN AND CROSSFIELD'S PURCHASE TOWNSHIP 3 — (Continued).						
Lake Pleasant...	101	.....	.....	150	150	
do	102	S'y end of 100a. E. P't ...	40	.....	.....
do	102	E. P't in Lake Pleasant...	.....	100	.....
Arietta	102	S'y end of 60a. W. P't...	10	.....	.....
do	103	N. W. cor., square.....	15	.....	.....
do	103	.....	.....	150	150	
do	104	S. W. cor., square.....	15	.....	.....
do	104	.....	.....	.....	150	
do	105	S. W. cor., square.....	15	.....	.....
do	105	.....	.....	.....	150	
do	106	S. E. cor., square	20	.....	.....
do	106	.....	.....	.....	150	
do	107	S end of W. $\frac{1}{4}$	10	.....	.....
do	107	S. E. $\frac{1}{4}$.....	.....	37	.....
do	107	.....	.....	.....	150	
do	109	N. W. cor., square, of all of N. $\frac{1}{4}$ & S. E. $\frac{1}{4}$, not covered by water.....	3	.....	.....
do	109	S. W. $\frac{1}{4}$.....	.....	37	.....
do	110	N. E. cor., square.....	20	.....	.....
do	110	.....	.....	.....	150	
do	111	S. E. cor., square.....	20	.....	.....
do	111	.....	.....	150	.....
do	112	N. W. cor., square.....	10	.....	.....
do	112	Ex S. W. $\frac{1}{4}$ .....	.....	.....	112 $\frac{1}{2}$	
do	113	N. E. cor., square	10	.....	.....
do	113	.....	.....	.....	150	
do	114	N. W. cor., square, of part not covered by water.	10	.....	.....
do	115	N. E. cor., square, of part not covered by water...	10	.....	.....
do	116	N. W. cor., square.....	10	.....	.....
do	116	.....	.....	.....	150	
do	117	N. E. cor., square.....	10	.....	.....
do	117	.....	.....	.....	150	
do	118	N. W. cor., square.....	20	.....	.....
do	118	.....	.....	.....	150	
Lake Pleasant...	119	S'y end of 50a. E. P't in Lake Pleasant.	20	.....	.....
do	120	N. W. cor., square.....	15	.....	.....
do	120	.....	.....	150	.....
do	121	N. W. cor., square	15	.....	.....
do	121	.....	.....	150	.....
do	121	E. $\frac{1}{4}$.....	.....	.....	75	
do	121	N. W. cor.....	.....	.....	88	
do	121	S. W. cor.....	.....	.....	88	
do	122	.....	.....	150	.....
do	122	Ex. S. W. $\frac{1}{4}$.....	.....	.....	112 $\frac{1}{2}$	
do	122	S. W. $\frac{1}{4}$.....	.....	.....	88	
do	123	S'y end of 75a. E. P't in Lake Pleasant.....	25	.....	.....
do	123	E. P't in Lake Pleasant...	.....	75	.....

HAMILTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		TOTTEN AND CROSSFIELD'S PURCHASE, TOWNSHIP 3 — (Continued).				
Arietta	123	S'y end of 75a. W. P't in Arietta	1			
do	123	All in Arietta			75	
do	124	N'y end	40			
do	125	S. W. cor., square	15			
do	125	.....			150	
do	126	S. E. cor., square, of P't not covered by water...	2			
do	127	S. W. cor., square, of P't not covered by water...	2			
do	129	N. W. cor., square, of P't not covered by water...	10			
do	130	S. E. cor., square	10			
do	131	N. W. cor., square	2			
do	131	N. W. $\frac{1}{4}$ & S. E. $\frac{1}{4}$			75	
do	132	N. E. cor., square	10			
do	132	W. $\frac{1}{4}$		75		
do	132	.....			150	
do	133	N. E. cor., square	15			
do	133	.....			300	
do	134	N. W. cor., square	50			
do	135	E. end of N. $\frac{1}{4}$	50			
do	135	N. W. $\frac{1}{4}$		50		
do	136	S. W. cor., square	25			
do	137	N. E. cor., square	10			
do	138	N. W. cor., square	50			
do	139	N. E. cor., square	20			
do	139	.....		300		
do	140	N. W. cor., square	25			
do	140	.....		300		
do	141	.....	300	300		
do	142	S'y end	50			
do	142	.....		300		
do	143	S'y end of 150a. W. P't in Arietta	2			
do	143	N. W. P't in Arietta		150		
Lake Pleasant...	143	S'y end of 100a. E. P't in Lake Pleasant	40			
do	143	E. P't in Lake Pleasant...		100		
		Total in Totten and Crossfield's Purchase, Township 3, belonging to the State, 15,417 acres.				
		TOTTEN AND CROSSFIELD'S PURCHASE. Township 5.				
Morehouse		All in Morehouse of 1000a. und. in N. E. $\frac{1}{4}$ of Township, heretofore p'd by J. W. & J. R. Van Alstyne.			808	
do		All of E. $\frac{1}{2}$ in Morehouse, 6,903., ex. 808a p'd by				

HAMILTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
Morehouse		TOTTEN AND CROSSFIELD'S PURCHASE, TOWNSHIP 5 — (Continued).				
		J. W. & J. R. Van Alstyne, being so much of 1,000a., und. in N. E. $\frac{1}{4}$ of Township as is contained therein & ex. 640a. Gospel, School & Literature lands.			5455	
	do	All of W. $\frac{1}{2}$ in Morehouse. 11,745a., ex. 947a., being so much of lot 4. Niven's Tract, as is in said town & 640a. Gospel, School & Literature lands.			10158	
		Total in Totten and Crossfield's Purchase, Township 5, belonging to the State, 16,421 acres				
TOTTEN AND CROSSFIELD'S PURCHASE.						
Township 6.						
Lake Pleasant	11	All in Lake Pleasant.		400	200	
Arietta	24	All in Arietta		500	500	
do	31	All in Arietta		500	548	
		Total in Totten and Crossfield's Purchase, Township 6, belonging to the State, 1,448 acres.				
TOTTEN AND CROSSFIELD'S PURCHASE.						
Township 8. North $\frac{1}{2}$						
Lake Pleasant	5				260	
do	6				260	
do	7	S. end.			50	
do	9	Und rem. Adirondack Co's land.			30	
do	11	Same			30	
do	12	Same			30	
do	13			269	260	
do	14			269	260	
do	15			269	260	
do	16			269	260	
do	17			269	260	
do	18			269	260	
do	19	N. $\frac{1}{2}$		86 $\frac{1}{2}$	86 $\frac{1}{2}$	
do	21			260	260	
do	22			260	260	
do	27			260	260	
do	29			260	260	
do	30			260	260	
do	31			260	260	
do	32			260	260	

HAMILTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
Lake Pleasant	39	TOTTEN AND CROSSFIELD'S PURCHASE TOWNSHIP 8, NORTH $\frac{1}{2}$ — (Continued) N. W. cor., square, of 48a.	10			
do	39	N. W. P't.		48		
do	40	N. W. cor.		260	260	
do	41			243 $\frac{32}{100}$	243	
do	44			243 $\frac{36}{100}$	243	
do	46	Und rem. Adirondack Co's lands			25	
		Total in Township 8, North $\frac{1}{2}$, Totten and Crossfield's Purchase, belonging to the State, 5,000 $\frac{26}{5}$ acres.				
		TOTTEN AND CROSSFIELD'S PURCHASE. Township 8, South East $\frac{1}{2}$.				
Lake Pleasant	2				125	
do	3				125	
do	5			125	125	
do	6				125	
do	7				125	
do	10			125	125	
do	11			125	125	
do	12			125	125	
do	13			125	125	
do	14			125	125	
do	15			125	125	
do	16			125	125	
do	17			125	125	
do	18			125	125	
do	19			125	125	
do	20			125	125	
do	21			125	125	
do	22			125	125	
do	23			125	125	
do	24			125	125	
do	25			125	125	
do	29	East, N. W. cor., square.	5			
do	29	East.		125	125	
do	29	West, N. E. cor., square.	5			
do	29	West.		125	125	
do	30	N. W. cor., square.	20			
do	30			125	125	
do	31		125	125	125	
do	32		125	125	125	
do	33	N. E. cor., square.	25			
do	33			125	125	
do	34	N'ly end.	50			
do	34			125	125	
do	35	N'ly end.	50			
do	35			125	125	

HAMILTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		TOTTEN AND CROSSFIELD'S PURCHASE, TOWNSHIP 8, SOUTH EAST $\frac{1}{4}$ —(Continued)				
Lake Pleasant	36	N. W. cor., square	20			
do	36			125	125	
do	37	N'ly end	30			
do	37			125	125	
do	38	N'ly end	25			
do	38			125	125	
do	39	N'ly end	20			
do	39			125	125	
do	40	N'ly end of P't in Lake Pleasant	50			
do	40	Ex. 50a. S. E. cor. in Wells		75		
do	40	All in Lake Pleasant			75	
Wells	40	S. E. cor.	50			
do	40	S. E. cor., in Wells		150		
do	40	All in Wells			50	
		Total in Totten and Crossfield's Purchase, Township 8, South East $\frac{1}{4}$, belonging to the State, 4,350 acres.				
		TOTTEN AND CROSSFIELD'S PURCHASE, Township 8, South West $\frac{1}{4}$.				
Lake Pleasant		S. W. cor.		2500		
do		Neubold Tract (Being square in S. W. cor. of Township).			2500	
do		Suckley Tract Being what remains of S. W. $\frac{1}{4}$ of Township after ex. 2,500a. S. W. cor. thereof & 320a. being so much of the Literature lot as is contained therein.			3480	
		Total in Totten and Crossfield's Purchase, Township 8, South West $\frac{1}{4}$, belonging to the State, 5,980 acres.				
		TOTTEN AND CROSSFIELD'S PURCHASE, Township 9.				
Lake Pleasant		Lot b'd beg. at a tree standing at the outlet of Elm Lake, marked "W. B. & B. B.," th. S. 60° W. 12c. 25l., th. N. 30° E. 60c. to a stake marked "B.," th. N. 60° E. 14c. to the Lake Shore & th. S. along Lake Shore to beg.		60	60	

HAMILTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
Lake Pleasant...		TOTTEN AND CROSSFIELD'S PURCHASE, TOWNSHIP 9 — (<i>Continued</i>).				
		River Lot, b'd beg. at a beech tree marked "10 & 12," on the S. E. cor. of lot 10 and S. W. cor. of lot 12 of the Elm Lake Road Tract, th. N. 80° E. 134c. to a stake marked corner, th. due N. 46c. to a stake blazed on three sides, th. N. 85° W 89c to the outlet of Elm Lake, th. 22c. to the rear line of lot 20 of the Elm Lake Road Tract, at a P't 10c. from the N. E. cor. thereof, th. S. 28° E. to S. E. cor of lot 20 & th. on the line of lots 20, 18, 16, 14 & 12 of the Elm Lake Road Tract to beg.		704	704	
		Total in Totten and Crossfield's Purchase, Township 9, belonging to the State, 764 acres.				
ELM LAKE ROAD TRACT						
Lake Pleasant...	3	.....		50		
do	6	Sale of 1853				50
do	8	Sale of 1853				50
do	10	Sale of 1853				50
do	12	.....		50		
do	13	.....		50		
do	14	Sale of 1853				50
do	15	.....		50		
do	16	.....		50		
do	17	.....		50		
do	18	.....		50		
do	19	.....		50		
do	20	.....		50		
Arietta or Lake Pleasant.... }	22	Sale of 1853				50
		Total in Elm Lake Road Tract, belonging to the State, 700 acres.				
TOTTEN AND CROSSFIELD'S PURCHASE.						
Townships 10 and 29.						
Wells.....	4	S. P't.....				300
do	4	S. end.....		300		
do	6	Ex. 400a. N, end & 290a. S. E end.....		326		

HAMILTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
Wells.....	6	TOTTEN AND CROSSFIELD'S PURCHASE, TOWNSHIPS 10 AND 29 — (<i>Continued</i>). Ex 400a. N. end & 200a. S. end.....			326	
	do	10 Ex. 450a. N'y end & 450a. S'y end.....			143	
	do	10 S'y end... ..			450	
	do	11 Ex. 100a. N. end.....		716	716	
		Total in Totten and Crossfield's Purchase, Townships 10 and 29, belonging to the State, 1,935 acres.				
Indian Lake.....		TOTTEN AND CROSSFIELD'S PURCHASE. <i>Township 19.</i> N. E. $\frac{1}{4}$, ex. 4,959a. E. P't, thereof & 320a. Gospel & School lands.....			1021	
		TOTTEN AND CROSSFIELD'S PURCHASE. <i>Township 21.</i>				
Long Lake.....	1	.....		200	200	
do	2	.....		200	200	
do	3	.....		200	200	
do	4	.....		200	200	
do	5	.....		200	200	
do	10	.....		200	200	
do	11	.....		200	200	
do	12	.....		200	200	
do	13	.....		200	200	
do	14	.....		200	200	
do	15	.....		200	200	
do	16	.....		200	200	
do	17	.....		200	200	
do	18	.....		200	200	
do	21	.....		200	200	
do	22	.....		200	200	
do	23	.....		200	200	
do	24	.....		200	200	
do	25	.....		200	200	
do	26	.....		200	200	
do	27	.....		200	200	
do	28	.....		200	200	
do	29	.....		200	200	
do	30	.....		200	200	
do	31	.....		200		
do	32	W. $\frac{1}{4}$		100	100	
do	32	E. $\frac{1}{4}$			100	
do	33	.....		200	200	
do	37	.....		200	200	
do	38	.....		200	200	
do	39	.....		200	200	

HAMILTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		TOTTEN AND CROSSFIELD'S PURCHASE. TOWNSHIP 21 — (Continued).				
Long Lake	40	.....		200	200	
do	41	.....		200	200	
do	44	N. E. P't (S. W. cor. water) ..			150	
do	46	.....		200	200	
do	47	.....		200	200	
do	49	.....		200	200	
do	50	.....		200	200	
do	51	.....		200	200	
do	52	.....		200	200	
do	53	.....		200	200	
do	54	.....		200	200	
do	58	.....		200	200	
do	61	.....		200	200	
do	62	.....		200	200	
do	63	.....		200	200	
do	64	.....		200	200	
do	65	.....		200	200	
do	66	.....		200	200	
do	73	.....		200	200	
do	74	.....		200	200	
do	75	.....		200	200	
do	76	N'ly P't		175		
do	76	N. P't (S. end water).....			175	
do	77	.....		125		
do	77	N. P't (S. end water).....			100	
do	80	Water through center.....		80		
do	80	S. end			40	
do	83	.....		200	200	
do	85	.....		200	200	
do	86	N. W. & S. E. P'ts water through center		150		
do	86	Rem. water.....			150	
do	90	.....		200	200	
do	91	.....		200	200	
do	92	.....		200	200	
do	96	.....		200	200	
do	101	.....		200	200	
do	102	.....		200	200	
do	103	.....		200	200	
do	104	.....		200	200	
do	105	.....		200	200	
do	106	.....		200	200	
do	107	.....		200	200	
do	108	.....		200	200	
do	109	.....		200	200	
do	112	.....		200		
do	112	Rem. water.....			175	
do	113	.....		200	200	
do	114	.....		200	200	
do	115	.....		200	200	
do	116	.....		200	200	
do	117	.....		200	200	
do	118	.....		200	200	

HAMILTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		TOTTEN AND CROSSFIELD'S PURCHASE, TOWNSHIP 21 — (Continued).				
Long Lake	119			200	200	
do	120			200	200	
do	121			200	200	
do	123	E. P't			100	
do	124			200	200	
do	125			200	200	
do	126			200	200	
do	127			200	200	
do	129			200	200	
do	130			200	200	
do	131			200	200	
do	132			200	200	
		Total in Totten and Crossfield's Purchase, Township 21, belonging to the State, 17,380 acres.				
		TOTTEN AND CROSSFIELD'S PURCHASE. Township 22, South ½.				
Long Lake	9				158	
do	23			160	160	
do	39			150	160	
do	40	S. part land		40		
do	46			160		
do	46	Rem. water			140	
do	50	S side rem. water		130		
do	50	Rem. water			120	
do	60			160	160	
do	61			160	160	
do	63	N. end, S. P't water		30		
do	64	All N. & E. of Big Brook.			149	
		Total in Totten and Crossfield's Purchase, Township 22, South ½, belonging to the State, 1,307 acres.				
		TOTTEN AND CROSSFIELD'S PURCHASE. Township 23, Including Triangle.				
Long Lake	1	N. E'ly end	75			
do	1				148	
do	105	Part water	130			
do	105				100	
		Total in Totten and Crossfield's Purchase, Township 23, Including Triangle, belonging to the State, 248 acres.				

HAMILTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE			Other titles.
			1871.	1877.	1881.	
		TOTTEN AND CROSSFIELD'S PURCHASE. <i>Township 32.</i>				
Indian Lake		N. W. cor., square, 1,100a. ex. 273a. N W cor. thereof (formerly in Lake Pleasant)		827	827	
do		S. E. cor., square, 5,800a. ex. water, so much of Literature lot as is contained therein & ex. und $\frac{1}{2}$ of rem. p'd by Zenas Van Dusen & S. G. Goodman.....			1811 $\frac{1}{2}$	
		Total in Totten and Crossfield's Purchase, Township 2, belonging to the State, 2,638 $\frac{1}{2}$ acres.				
		TOTTEN AND CROSSFIELD'S PURCHASE. <i>Township 33, East Part of North $\frac{1}{2}$, Allotted.</i>				
Indian Lake	1	Und. $\frac{1}{2}$ rem. Adirondack Co.'s land		80	80	
do	2	Same.....		80	80	
do	3	Same.....		80	80	
do	4	Same.....		80	80	
do	5	Same.....		80		
do	19	.....		80	80	
do	21	.....		80	80	
do	22	.....		80	80	
do	23	.....		80	80	
do	24	.....		80	80	
do	25	.....		80	80	
do	26	.....		80	80	
do	27	.....		80	80	
do	28	.....			80	
do	29	.....		80	80	
do	30	.....		80	80	
do	43	.....		80	80	
do	44	.....		80	80	
do	45	.....		80	80	
do	48	.....		80	100	
do	49	.....		80	100	
do	52	.....		80	100	
do	53	.....		80	100	
do	54	.....		80	100	
		Total in Totten and Crossfield's Purchase, Township 33, East Part of North $\frac{1}{2}$, Allotted, belonging to the State, 2,020 acres.				

HAMILTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		TOTTEN AND CROSSFIELD'S PURCHASE. Township 35.				
Long Lake.....		N. E. $\frac{1}{4}$, ex. 150a water, 320a. Gospel & School lands, & 2,765a. und. $\frac{1}{4}$ of all of rem. p'd by Sarah T. Russell.....		2765		
do		N. E. $\frac{1}{4}$, ex. P't under water, 6,150a. ex. 320a. Gospel & School lands, & 2,915a. und. $\frac{1}{4}$ of rem. p'd by Mrs. C. B. or Mrs. Sarah T. Russell			2915	
do		S. E. $\frac{1}{4}$, ex. P't under water, 6,000a. ex. 320a. Literature land & 2,840a. und. $\frac{1}{4}$ of rem. p'd by Mrs. C. B. or Mrs. Sarah T. Russell.....			2840	
do		S. E. $\frac{1}{4}$, ex. 300a. water, 320a. Literature lands, and 2,690a. und. $\frac{1}{4}$ of all rem. p'd by Sarah T. Russell		2690		
		Total in Totten and Crossfield's Purchase, Township 35, belonging to the State, 5,755 acres.				
		TOTTEN AND CROSSFIELD'S PURCHASE. Township 37.				
Indian Lake	48	.....		160	152	
do	50	.....		160	152	
do	52	.....		160	152	
do	54	.....		160	152	
do	56	.....		160	152	
do	58	.....		200	193	
do	100	S. E. P't land.....		140		
do	100	Rem. water.....			135	
		Total in Totten and Crossfield's Purchase, Township 37, belonging to the State, 1,275 acres.				
		TOTTEN AND CROSSFIELD'S PURCHASE. Township 38.				
Indian Lake		N. E. cor., 250a. & lots 6, 7 26, 38, 43, 49, 55 & 56, 1 910a			2160	
do	23	.....			208	
		Total in Totten and Crossfield's Purchase, Township 38 belonging to the State, 2 368 acres.				

HAMILTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
Long Lake.	TOTTEN AND CROSSFIELD'S PURCHASE. <i>Township 40.</i>				
		Ex. 50a. on the W'ly side of Raquette Lake, b'd beg. at a large rock boulder, on the S. shore of land or sand, or land point from said rock, or place of beg. which is near a birch sapling marked "C. Lot I," the bearing of the Western point or side of Pine Island is S. 13° W., the bearing to a large rock a few feet E. of the E. end of Pine Island is S. 4° W., and the bearing of the W. point or side of High Island is S 27° 30' E., th. proceeding from said rock or place of beg. 30c. 66l due N. to the N. side or shore of land, or Land Point. th along the shore around said point, to beg. 75a. on the E'ly shore of Raquette Lake, known as the "Josiah F. Wood" place, b'd N'ly & W'ly by the shore of the Lake. S'ly by a line par l to the S'ly line of Township & running E'ly from a stooping cedar tree on a sharp point of rocks at the Western extremity of a point of land known as "Osprey point," E'ly by a line at right angles thereto: 40a. more or less, b'd beg at an iron bolt in the top of a large rock or boulder on the N. shore of Lake Elizabeth. said rock being N 31° E. 24c. 50l. from the outlet of said lake, & said outlet being 1c. long from said Lake to Raquette Lake at low water mark, th. from said Iron bolt N. 28° W 21c. 10l. to a rock or boulder on				

HAMILTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
Long Lake.	<p>TOTTEN AND CROSSFIELD'S PURCHASE, TOWNSHIP 40 — (<i>Continued</i>).</p> <p>the S. shore of Raquette Lake, th. W'ly & S'ly along said shore to the outlet of Lake Elizabeth aforesaid, & th. E'ly & N'ly along the N'ly & W'ly shores of said outlet & Lake Elizabeth to beg.; 1,995$\frac{1}{4}$a. redeemed by L. C. Platt, undivided in all that remains of the Township after excepting three parcels above described; 30a. E'ly end of Indian Point, b'd N'ly, E'ly & S'ly by Raquette Lake & W'ly by land formerly owned by Wm. Wood; 1,750a. redeemed by M. H. Beecher, being an und. $\frac{1}{4}$ of 7,000a. N. W'ly P't of Township, b'd beg. at the center of the mouth of Brown's Tract Inlet on Raquette Lake, th. W'ly up said inlet along its center to the W'ly line of Township, th. N'ly or N. 30° W. along said line to the N. W. cor. of Township, th. E'ly along the N'ly line of Township so far that by proceeding S. 30° E. par'l to the E'ly line of Township to the shore of said Lake at low water mark, & th. along the N'ly & W'ly shore of said lake at low water-mark to the place of beg., there shall be embraced 7,000a. after deducting 50a. on the E. end of Indian Point, formerly owned by Wm. Wood & Matthew Beach, and also deducting a piece of land on the E. end of Land Point heretofore sold to Wm. Constable; 1,750a. redeemed by Wm. Cleveland, being an und. $\frac{1}{4}$ of</p>				

HAMILTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE			Other titles.
			1871.	1877.	1881.	
Long Lake.		TOTTEN AND CROSSFIELD'S PURCHASE. TOWNSHIP 40 — (<i>Continued</i>). the 7,000a. above described; and Bluff Island in Raquette Lake, granted to the Protestant Episcopal Board of Missions, of the diocese of Albany, by chap. 552, Laws 1881.			11518 $\frac{1}{2}$	
do		Ex. 6,001a water & Gospel School. & Literature lands; 50a. b'd same as for 1871 sale; 75a. on E'ly shore of Raquette Lake, b'd same as for 1871; 30a. E'ly end of Indian Point, b'd W'ly 41c. by line running N. 27° W., said line being 16c. 63l. W. from the extreme point or E branch of said Indian Point, measuring along the center thereof; 160a. b'd beg. at the mouth of a small brook just W. of "North Point," so called, on the N. shore of Raquette Lake, th. N'ly par'l with the E'ly line of Township, 38c. 75l., th. E'ly par'l with N'ly line of Township, 40c., th. S'ly par'l with E'ly line of Township 38c. 75l. to said Lake, & th. W'ly along the shore of said Lake as it winds & turns, including "North Point," to beg.; sold to Jas. Ten Eyck, Dec. 2, 1882; 160a. being the W end of Long Point, b'd N. & S. by Raquette Lake & E'ly by the N & S. center line of Township, sold to T. C. Durant, Dec. 12, 1882; 40a., more or less, b'd same as for 1871; Bluff Island, in Raquette Lake, granted to the Protestant Episcopal Board of Missions of the diocese of Albany, by chap. 552, Laws of				

HAMILTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
Long Lake.....		TOTTEN AND CROSSFIELD'S PURCHASE. TOWNSHIP 40 — (Continued). 1881; and ex. 3,500a., being an und. $\frac{1}{4}$ p'd by M. H. Beecher (which $\frac{1}{4}$ was conveyed to W. K. Mead from the Tax Sale of 1866), & an und $\frac{1}{4}$ p'd by Wm. Cleveland, of 7,000a N. W'ly part of Township, b'd same as for 1871 sale				
do		Ex. 9550a. covered by water; 50a. on the W'ly side of Raquette Lake b'd beg. at a large rock or boulder on S'ly shore of Sand Point (from said rock or place of beg., which is near a birch sapling marked "C. lot I," the bearing of the Western point or side of Pine Island is S. 13° W., the bearing of a large rock a few feet E. of the E. end of Pine Island is S. 4° W & the bearing of the W. point or side of High Island is S. 27° 30' E), th. from said rock or place of beg. due N 30c. 66l. to the N. side or shore of Sand Point, & th along the shore around said Sand Point to beg ; 75a. (Mrs. A. E. Schemerhorn's Est.) on the E'ly shore of Raquette Lake known as the "Josiah F. Wood farm or place," b'd N'ly & W'ly by the shore of the Lake, S'ly by a line par'l to S'ly line of Township & running E'ly from a stooping cedar tree on a sharp point of rocks at the W'ly extremity of a point of land known as "Osprey point," & E'ly by a line drawn at right angles thereto & running N'ly to shore of Lake; 50a. E'ly end of Indian		13024		

HAMILTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
Long Lake.....	<p>TOTTEN AND CROSSFIELD'S PURCHASE, TOWNSHIP 40 — (<i>Continued</i>).</p> <p>Point, b'd W'yly by line par'l to E'yly line of Township; 40a. b'd beg. at an Iron bolt in the top of a rock or boulder on the N. shore of Lake Elizabeth (said rock being N. 31° E. 24c. 50l. from the outlet to said Lake. & said outlet being 1c. long from said Lake to Raquette Lake at low water mark), th. from said iron bolt, N. 28° W. 21c. 10l. to a rock or boulder on the S. shore of Raquette Lake, th. W'yly & S'yly along said shore, to the outlet of Lake Elizabeth aforesaid & th. E'yly & N'yly along the N'yly & W'yly shores of said outlet & of Lake Elizabeth to beg.; 160a. b'd beg. at mouth of a brook just W. of "North Point," so called, on the N. shore of Raquette Lake, th. N'yly par'l with E'yly line of Township 38c. 75l., th. E'yly par'l with N'yly line of Township 40c., th. S'yly par'l with E'yly line of Township 38c. 75l. to said Lake, & th. W'yly along shore of said Lake, as it winds and turns, including "North Point" to beg.; 160a. land on Raquette Lake known as "Long Point," b'd N. S. & W. by Raquette Lake & E. by center line of Township; 1,750a. p'd by M. H. Beecher. being the und. $\frac{1}{4}$ (conveyed to W. K. Mead from the Tax Sale of 1866) of 7,000a. N. W'yly part of Township, b'd beg. at center of the mouth of Brown's Tract Inlet on Raquette</p>				

HAMILTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
Long Lake.....	TOTTEN AND CROSSFIELD'S PURCHASE. TOWNSHIP 40 — (<i>Continued</i>). Lake, th. W'ly up said inlet, along its center, to the W'ly boundary of Township, th. N. 30° W., according to the original survey, along said W'ly boundary to the N. W. cor. of Township, th. N. 60° E. according to said original survey, along N'ly boundary of said Township so far that by proceeding S. 30° E. par'l to E'ly boundary of Township to shore of said Lake at low water mark, & th. along the N'ly & W'ly shore of said Lake at low water mark aforesaid to place of beg. there shall be embraced 7,000a. within the above boundaries after deducting 50a. on E. end of Indian Point, now or formerly owned by William Wood and Mat. Beach, & deducting also a piece of land on E. end of Sand Point heretofore sold to Wm. Constable; & 1,750a. p'd by Wm. Cleveland, being another und. $\frac{1}{4}$ of the 7,000 a. described above.				
do	On Indian Point, being the E'ly end of said point, b'd W'ly by a line par'l to E'ly line of Township, 50a. ex. 30a. E'ly end thereof, b'd W'ly 41c. by a line running N. 27° W., said line being 16c. 631. W. from the extreme point of E. branch of said Indian Point, measured along the center thereof .....	.....	.....	11615	
do	B'd beg. at center of mouth of Brown's Tract Inlet on Raquette Lake, th. W'ly up said inlet, along its center as it winds			20	

HAMILTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
Long Lake.....		<p>TOTTEN AND CROSSFIELD'S PURCHASE, TOWNSHIP 40 — (<i>Continued</i>). and turns, to the W'ly boundary of said Township, th. N. 30° W. as the magnetic needle pointed in 1772, according to the original survey, along said W'ly boundary to the N. W. cor. of said Township, th. N. 60° E according to said original survey, along the N'ly boundary of said Township so far, that proceeding th. S. 30° E. as said needle pointed in said year, par'l to E'ly boundary of said Township to shore of said Lake at low water mark, and thence along N'ly & W'ly shore of said Lake at low water-mark to beg., there shall be 7,000a. embraced within the° above boundaries after ex. 50a. on E. end of Indian Point, now or formerly owned by Wm. Wood & Matthew Birch, & ex. a piece of land on the E. end of Sand Point heretofore sold to Wm. Constable, subject to a reservation as to raising water in Raquette Lake by dam, contained in a deed of said land from Abner Benedict to Mark H. Beecher, dated November 10, 1851, and recorded in Book of Deeds, No. 4, pages 165 & 166, in Hamilton Co. Clerk's office. Referee's sale of July 24, 1884....</p> <p>Total in Totten and Crossfield's Purchase, Township 40, belonging to the State, 15,135 acres.</p>				7000

HAMILTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871	1877.	1881.	
Long Lake.....		TOTTEN AND CROSSFIELD'S PURCHASE. Township 41. All in Long Lake, 21,474a. ex. 2,583½a. N. part of N. E. ¼ b'd S. by a line par'l to N. line, 669a. W. end of all that remains of N. E. ¼ after ex. 4,783a. N. part thereof; 3,455a. W. end of S. E. ¼; 5,931a. S. W. ¼; 937a. und. (subsequently claimed by the Adirondack Co.) in that part of N. W. ¼ lying in Hamilton Co. & not covered by the Gospel & School lots; & 420a. being so much of Gospel & School lots as is contained in rem.....				
	do.....	Und. 937a. (heretofore claimed by the Adirondack Co.) in that part of the N. W. ¼ lying in Hamilton Co. & not covered by the Gospel & School lots, ex. und. ½ thereof Adirondack Co.'s land.....				7478½
	do.....	W. end of N. E. ¼ after ex. 4,783a. N. part thereof, 669a. W. end of S. E. ¼, 3,455a. & S. W. ¼. ex. 5,655a. W. part thereof, 276a., in all 4,400a., ex. 618a. thereof in Gospel, School & Literature lots.....				468½
		Total in Totten & Crossfield's Purchase, Township 41, belonging to the State, 11,729 acres.				3782
TOTTEN AND CROSSFIELD'S PURCHASE. Township 50.						
Long Lake.....	1	.....		160		163
do.....	2	.....		124		124
do.....	3	.....		124		124
do.....	9	.....		124		124
do.....	10	.....		124		124
do.....	11	.....		124		120
do.....	12, 13	.....		.....		146
do.....	14, 15	.....		.....		190
do.....	16	.....		100		160

HAMILTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		TOTTEN AND CROSSFIELD'S PURCHASE, TOWNSHIP 50 — (Continued).				
Long Lake.....	17	.....		160	160	
do	18	.....		160	160	
do	19	.....		160	160	
do	23	.....		160	160	
do	24	N. W. cor., square.....	40			
do	24	.....		160	160	
do	26	.....		160	160	
do	27	.....	120			
do	27	.....		160	120	
do	29	.....		160	120	
do	30	N'ly P't land, S'ly P't water.....		60		
do	30	.....			60	
do	34	.....		120	120	
do	35	.....		120	120	
do	36	E'ly part water.....		100		
do	36	Rem. water.....			140	
do	37, 38	.....			143	
do	42	S'ly part water..		100		
do	42	Rem water..			140	
do	43	.....		160	160	
do	44	.....		160	160	
do	45	S. E. cor., square...	40			
do	45	.....		160	160	
do	47	Rem. water.....			70	
do	48	.....		160	160	
do	49	.....		160	160	
do	50	.....		160	160	
do	51	E'ly end.....	35			
do	51	.....		160	254	
do	52	S. W. cor., square.....	40			
do	52	.....		160	160	
do	53	W'ly end	40			
do	53	.....		120	120	
do	54	N. W. cor., square.....	30			
do	54	.....		120	120	
do	67	.....		160	160	
do	68	.....		160	160	
do	69	.....		160	120	
do	76	All in Long Lake			30	
do	89	Same			25	
do	90	All in Hamilton Co.....		80		
do	90	All in Long Lake			140	
		Total in Totten and Crossfield's Purchase, Township 50, belonging to the State, 5,591 acres.				

HAMILTON COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		VROOMAN'S PATENT.				
Morehouse.....	10	.....	.....	.....	200	
do	11	.....	.....	.....	200	
do	12	All in Morehouse.....	.....	.....	66	
do	17	Same.....	.....	.....	66	
do	20	Same .....	.....	.....	66	
do	25	Same .....	.....	.....	66	
		Total in Vrooman's Patent, belonging to the State, 664 acres.				

HERKIMEI COUNTY

LIST OF LANDS BELONGING TO THE STATE.

Total Number of Acres, 23,028 $\frac{87}{100}$.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
Litchfield.	64	BAYARD'S OR FREEMASON'S PATENT. Sub. 10, forfeited land. ....	.....	.....	.....	10
Salisbury	3	JERSEYFIELD PATENT. S. W. cor. of N. E. $\frac{1}{4}$.....	.....	50	50	
do	3	W. $\frac{1}{4}$, ex. 50a. N. E. cor. thereof and 174a. S. W. cor., 30c. wide N. & S. & 58c. long E. & W. ....	.....	276		
Russia	17	Sub. 2, S'y $\frac{1}{4}$ of lot b'd beg. at S. W. cor. of Sub. 1 in said S'y $\frac{1}{4}$, th. N. 30° 30' E. 6c. 75l., th. S. 59° 30' E. 1c. 50l. to center of highway, th. N. 22° E. 2c. 68l., th. N. 47° E. 4c. 95l., th. N. 41° W. 2c. 50l., th. N. 30° 30' E. 30c. to a stake, th. N. 59° 45' W. 23c. 70l., th. S. 30° 30' W. 44c. 33l. to a stake, th. S. 59° 45' E. 23c. 70l. to beg., containing 106a. 1r 20p. Mortgaged Sept. 6, 1879. ....	.....			160 $\frac{37}{100}$
do	17	Sub. 3, all thereof on the N'y side of Black Creek being the N'y $\frac{1}{4}$ of said Sub, the center of the Black Creek or Booth's Mill Pond through said lot, being the division line & the S'y bounds of the same. Mortgaged Sept. 6, 1879. ....	.....			50
do	17	Also another piece being all that part deeded by Isaiah Lickler to Alvah Pardee, N. side of Black Creek, & being that p't of the lot where the house, tannery & barn now stand, supposed to be 1 $\frac{1}{2}$ a., the last described piece commencing at the bridge near Lauren Pardee's new dwelling house, & running down the center of	.....		

HERKIMER COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		JERSEYFIELD PATENT — (Continued).				
Russia	17	the creek to the W. line of the Tannery Lot, reserving on the Wooden lot the privilege of the water flowing as it now does, in consequence of the Booth's Mill dam, also reserving about 30a. deeded by Alvah Pardee to Theo. P. Lasher out of the Wooden lot & 1a. deeded by Alvah Pardee to Daniel Carpenter, also a point of land on the W. side of the creek supposed to contain about 4a. or 5a. of land below the Tannery. Mortgaged Sept. 6, 1879.				
Salisbury	24	E. $\frac{1}{4}$			525	
do	25	S. W. $\frac{1}{4}$		250	262 $\frac{1}{2}$	
do	38	E. $\frac{1}{4}$ of N. E. $\frac{1}{4}$ ex. 50a. N. end & 25a S. end thereof.		50		
do	38	N. end of W. $\frac{1}{4}$		200		
do	38	N. P't of 200a. S. end of W. $\frac{1}{4}$		150		
do	38	B'd N. by 150a. N. P't of W. $\frac{1}{4}$, E. by center line of lot S. by 300a. S. P't of W. $\frac{1}{4}$, & W. by lot line.			75	
do	38	N. of & adjoining 140a. S. P't of W. $\frac{1}{4}$			10	
do	38	N. P't of E. $\frac{1}{4}$ of N. E. $\frac{1}{4}$			106 $\frac{1}{2}$	
do	38	S. P't of W. $\frac{1}{4}$, 200a. ex. 25a N. $\frac{1}{4}$ of 50a. S'ly P't thereof & 10a. N. of & adjoining 140a. S. P't of W. $\frac{1}{4}$			165	
do	38	W. $\frac{3}{4}$ of 150a. N. P't of W. $\frac{1}{4}$			100	
do	39	E. $\frac{1}{4}$			525	
do	39	W. $\frac{1}{4}$			525	
do	40	All of N. $\frac{1}{4}$ in Salisbury. 223 $\frac{1}{2}$ a. ex. 215a. N. E. cor. thereof		8 $\frac{1}{2}$		
do	40	N. P't of ail in Salisbury. b'd S. by lands of Thos. E. Proctor, 153 $\frac{1}{2}$ a. ex. 15a. N. E. cor. thereof.			138 $\frac{1}{2}$	
Ohio.....	48	W. McIntosh's part. Re-verted sale Oct. 24, 1867.				
do	52	S. W. cor			20	

HERKIMER COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		JERSEYFIELD PATENT — (Continued).				
Ohio.....	53	All of W. $\frac{1}{2}$ in Ohio, ex. 200a. W. P't thereof, heretofore conveyed to Benjamin Hall, N. Bly & Alson Pierson. Mortgaged Sept. 16, 1879....				290
Salisbury... ..	53	All of W. $\frac{1}{2}$ in Salisbury. Mortgaged Sept. 16, 1879				35
do	53	Same.....			92 $\frac{6}{10}$	
do	67	All in Salisbury.....		66	66	
do	68	W. $\frac{1}{2}$		500	500	
Ohio	79	S. E. cor. "Chauncey Ferguson lot," b'd N. by Town line & W. by land of Albert Abeel.....		100		
do	80	B'd N. & E. by Seymour Radley, S. by Nelson Radley, & W. by Highway.....		7		
do	80	B'd N. & E. by lands of Radley, S. by lands of Nelson or Seymour Radley, & W. by Highway.			7	
do	82	All in Ohio.....			986	
Salisbury.....	82	All in Salisbury		100	644	
		Total in Jerseyfield Patent belonging to the State, 5,043 $\frac{6}{10}$ acres.				
		MACHIN'S PATENT. <i>Lush and Marvin's Tract,</i> <i>North $\frac{1}{2}$.</i>				
Russia.....	5	.....		160		
		NOBLEBORO PATENT. <i>New Survey.</i>				
Wilmurt.....	7	Sale of 1848.....				156
do	20	.....			200	
do	23	Sale of 1848				130
do	24	.....			150	
do	46	.....			150	
do	47	.....		150	150	
do	48	.....		150	150	
do	49	.....			150	
do	52	.....		150	150	
do	53	.....		150	150	
do	54	.....		150	150	
do	56	.....			150	
do	57	Ex. 25a. E. end & 100a. W. end.....		25	25	
do	59	.....		150	150	
do	60	.....		150	150	
do	61	.....		150	150	

HERKIMER COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		NOBLEBORO PATENT NEW SURVEY — (Continued).				
Wilmurt.	63	.....		150	150	
do	67	.....			150	
do	90	.....	150	150	150	
do	91	.....	150	150	150	
do	93	.....			150	
do	94	Sale of 1848.....				150
do	95	.....			150	
do	97	.....	150	150	150	
do	98	.....	150	150	150	
do	101	Ex. 50a E. P't.....			100	
do	102	.....	150	150	150	
do	103	.....			150	
do	104	.....	150	150	150	
do	105	.....		150	150	
do	115	.....			150	
do	116	W. P't.....			125	
do	117	.....			150	
do	121	.....			150	
do	122	.....			150	
do	123	.....		150	150	
do	125	.....		150	150	
do	126	Sale of 1848.....				150
do	127	Ex. 10a. S. E. cor.....		140	140	
do	129	.....	150	150	150	
do	130	.....			150	
do	131	.....			150	
do	132	.....		150	150	
do	137	.....			150	
do	138	.....			150	
do	139	.....			150	
do	140	.....	150	150	150	
do	141	.....			150	
do	143	.....			150	
		Total in Nobleboro Patent, New Survey, belonging to the State, 7,190 acres.				
		NOBLEBORO PATENT. Old Survey.				
Wilmurt.	1	N. & S Lakes & flow lands. State took possession in 1857.....				4480
do	48	.....		300		
do	97	.....		300		
do	99	E. P't 200a. ex und. $\frac{3}{4}$ thereof p'd by F. Bronson.....	66 $\frac{1}{2}$	66 $\frac{1}{2}$		
do	99	E. end 100a. ex. und. $\frac{3}{4}$ thereof p'd by J. J. Townsend, Ex'r.....			33 $\frac{1}{2}$	
do	99	Ex. 100a. E. end, & 66 $\frac{1}{2}$ a., being the und. $\frac{3}{4}$ of 100a. W. $\frac{1}{4}$ of 200a. E. P't p'd				

HERKIMER COUNTY.

TOWN.	No. of lot.	DESCRIPTION	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
Wilmurt.	99	NOBLEBORO PATENT, OLD SURVEY — (<i>Continued</i>). by J. J. Townsend, Executor			133½	
		Total in Nobleboro Patent, Old Survey, belonging to the State, 5,280 acres.				
Wilmurt.	12	REMSENBURGH PATENT. S. ½			250	
do	33	Ex. 200a. b'd beg at N. E. cor. of lot, th. S. 12½° E. on lot line 37c. 79l., th. W'ly at right angles thereto, 23c. 82l., th. S'ly par'l to lot line 9c. 12l., th. W. par'l to N'ly line 23c. 45l., th. N'ly par'l to E'ly line 46c. 51. to N'ly line of lot & N. 77½° E. 47c. 27l on lot line to beg.			300	
do	52	Sub. 4 being the N. ½ of S. ½ of lot.			100	
		Total in Remsenburgh Patent, belonging to the State, 650 acres				
		ROYAL GRANT. 4th Allotment				
Salisbury	125	S. W. ½			50	
do	142	N. W. cor., square, 30a. & S. W. cor., square, 30a.		60		
do	142	N. W. cor., 17c. 33l. wide E. & W., 30a. & S. W. cor., square, 30a.			60	
		Total in Royal Grant, 4th Allotment, belonging to the State, 110 acres.				
Salisbury	27	SUSANNAH JOHNSON TRACT S. E. cor. b'd N. by lands of Joseph H. Walrath & line par'l to S. line of lot & W. by Highway, bid in on mortgage Sept. 21, 1875.				25
do	28	W end. bid in on mortgage Sept. 21, 1875..				15
		Total in Susannah Johnson Tract, belonging to the State, 40 acres.				
Wilmurt	12	VROOMAN'S PATENT. All in Wilmurt, 134a. ex. 60a. W. end thereof.			74	

HERKIMER COUNTY.

TOWN.	No. of lot.	DESCRIPTION	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		VROOMAN'S PATENT — (Continued).				
Wilmurt	13	S. $\frac{1}{2}$ of N. $\frac{1}{2}$			50	
do	17	All in Wilmurt			134	
do	20	All in Wilmurt 134a. ex. 60a. W. P't thereof.			74	
do	25	All in Wilmurt			134	
do	41	All in Wilmurt 134a. ex. 18a. N. W P't thereof.			116	
		Total in Vrooman's Patent, belonging to the State, 582 acres.				
		WATSON'S EAST TRIANGLE.				
Wilmurt	6	S. $\frac{1}{2}$ of N. E $\frac{1}{4}$		430		
do	6	All of 176a. N. W. cor. in S. $\frac{1}{2}$ & N. E. $\frac{1}{4}$ of lot			32	
do	6	Ex. 176a. N. W. cor.			398	
do	7	W. $\frac{1}{4}$		280	286	
do	13	Ex. 183 $\frac{95}{100}$ a. E'ly P't, & 205 $\frac{78}{100}$ a. b'd N. & S by lot lines. & E. by John Beach's 183 $\frac{9}{10}$ a		660 $\frac{27}{100}$	660 $\frac{27}{100}$	
do	15	E. P't		346		
do	15	Ex. 334 $\frac{71}{100}$ a. W. P't			346	
do	29	.....			658	
		Total in Watson's East Triangle, belonging to the State, 3.156 $\frac{27}{100}$ acres.				
		WOODHULL TRACT.				
Wilmurt	6	Ex. 2a b'd beg. at or near the S. W. cor of lot at its junction with the S. bank of Little Woodhull Creek th. E'ly along S. line of the lot 17c., th. N'ly 2 $\frac{36}{100}$ c. to S. side of Little Woodhull Creek, & th. W'ly to beg ; being a triangle & 49a. b'd beg. in center of Little Wood hull Creek 17c. E'ly from S. W. cor. of lot th along center of creek N. E'ly 70c. to E. line of lot being a strip 7c. wide, 3 $\frac{50}{100}$ c. on each side of center of said creek			549	
do	7	All in Wilmurt		92	92	
do	12	.....			166	
		Total in Woodhull Tract, belonging to the State, 807 acres.				

LEWIS COUNTY.

LIST OF LANDS BELONGING TO THE STATE.

Total Number of Acres, 5,948 $\frac{1}{800}$.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		BOYLSTON PURCHASE.				
		Township 13.				
Osceola	38	N. W. cor., b'd E. by Griffith & S. by Jackson....				62
do	50	B'd N. by Potter or Porter, E. & W. by lot lines & S. by Brockway.....		61		
do	63	N. $\frac{1}{4}$ of 75a E. P't b'd W. by A. Lake		37 $\frac{1}{2}$		
do	69	N. end				25
do	74	.....		236		236
do	98	N. W. cor., b'd E. by Hinman & Williams				120
do	98	S. W. cor. b'd N. & E. by R Stewart.....				62
do	127	.....				265
do	134	B'd N. & S. by Driscoll & E. & W. by lot lines....				53
		Total in Boylston Purchase, Township 13, belonging to the State, 951 $\frac{1}{2}$ acres				
		BANTINGHAM TRACT.				
Greig.....	6	.....				240
do	43	.....		209		209
do	95	S. P't " W. Trull		141		
do	95	All S. of Road				130
do	95	Triangle, b'd N. by House or Trull, E. by lot line & S. by Road				11
do	113	N. $\frac{1}{4}$		100		102
do	118	S. E. cor., 100r. N.....		100		
do	118	S. E. cor., 100r. wide N. & S				100
do	171	W. side 50a ex. 16 $\frac{3}{4}$ a. all contained therein of 50a. b'd N. by Bender, E. & W. by lot lines & S. by Smith		33 $\frac{1}{2}$		
do	187	E. side.....				73
do	188	.....				236
do	189	Ex. 50a. N. E. cor.....				104 $\frac{6}{100}$
Lyonsdale	203	E. side.....	9	32		32
do	204	.....	183	183		183
do	205	W. side, b'd E. by Bogart.		144		
do	205	N. W. cor. b'd E. & S. by Highway				55
do	205	W. side b'd E. by Higby or Bogart & Wilcox				30
do	208	.....		190		190

LEWIS COUNTY.

TOWN.	No of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		BANTINGHAM TRACT— (Continued).				
Lyonsdale	222	N. E. cor., "E. A. Brown"	2½	2½		
do	222	N. E. cor., b'd S. by Paint Creek & W. by Kilby Road.			2½	
do	223	W P't b'd E. by Bogart..		90	90	
do	226	E. P't.....		77		
do	226	E side			77	
do	262	N. E. cor., b'd S. by Moose River		50		
do	303	N. W. cor., b'd E. by T. Rogers & S by Black River		14		
do	305	N. W. cor., b'd E. by T. Rogers & S. by T. Rogers or Black River ..			14	
do	308	B'd N. by Chase, E & S. by Rogers & W by Banning			14	
do	311	S W cor., b'd N. by Holcomb & E. by G H Brown			50	
do	312	E side 991 ex 3a und. p'd by Caleb Lyon. . .	90			
do	314	Total in Bantingham Tract, belonging to the State, 2,407½ acres.		181	181	
		INMAN'S TRIANGLE				
Lewis	153	N. E. cor.....		100	100	
do	153	E side		100		
do	153	N. W. cor.....		50	50	
		Total in Inman's Triangle, belonging to the State, 250 acres.				
		MACOMB'S PURCHASE. Great Tract 4.				
Diana.....	337	Ex 51a N Ely cor.....			388	
do	338	Ex 40a. S Wly cor.....			400	
do	906	S Wly cor., b'd N'ly by Wm. Hunt & others & Ely by Hammond & Morse lands			50	
do	924	B'd N'ly by lot line, Ely by Paddock & Judson's & G W Leonard's lands, S'ly by Paddock & Judson's land, & W'ly by Wm. Leonard's & Paddock & Judson's land...			66	
do	990	B'd N'ly by lot 991, Ely by lots 337 & 338, S. by lot 939 & Wm. Secley's land,				

LEWIS COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE			Other titles.
			1871.	1877.	1881.	
Diana	990	MACOMB'S PURCHASE, GREAT TRACT 4—(Continued).				
		& W'y by Hugh's & Paul's land.....			290	
	991	S. E. cor., b'd N'y by La Flew's land, & W'y by Blanchard's Est. lands.....			120	
		Total in Macomb's Purchase, Great Tract 4, belonging to the State, 1,314 acres.				
Diana	1	TRIANGLE IN EASTERLY END.				
		B'd N'y by S. H. Beache's, E'y by Humes, S'y by lot 2, & W'y by Beache's land.....			90	
	2	B'd N'y by lot 1, E'y by Hume's, S'y by Buel & Bartholomew & W'y by Buel & Beache's land...			219	
		Total in Triangle in Easterly End, belonging to the State, 309 acres.				
Diana	24	TURNPIKE LOTS.				
		B'd N'y & S'y by lot lines, E'y by Z. H. Benton's lands, & W'y by Russell Turnpike.....			162	
	25	B'd N. & S'y by lot lines, E'y by lands of Z. H. Benton, & W'y by Russell Turnpike.....			162	
		Total in Turnpike Lots, belonging to the State, 324 acres.				
Croghan.....	1977	GREAT TRACT 5. "Chassincee Tract."				
		Range 4 W., 24 N., N. P't.			20	
Lewis.....	20	GREAT TRACT C. Township 1.				
		B'd N. by lot line, E. by C. Sheitenmantel or Sheidelman & J. W. Barrett's land, or C. Sheidleman's land, S. by lot line or J. W. Barrett's land, & W. by Van Wagner's or Van Wagoner's land, or 71a. W. side of lot.....		45		

LEWIS COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		GREAT TRACT 6, TOWNSHIP 1 — (<i>Continued</i>).				
Lewis	20	N. P't of 45a. b'd N. & S. by lot lines, E. by Scheidleman's or C. Shutermentleman's, Shittelman's, Shealeman's or Scheidlemen's heirs & J. Barrett or Bannet's land, & W. by Van Wagoner's or Van Wagenor's or Wagoner's land			25	
do	20	S. P't of 45a. b'd N. & S. by lot lines, E. by J. Bannet or Barrett & C. Shutermentleman's, Shittelman, Shedleman. or Scheidlemen's heirs. & W'ly by Wagner, Van Wagoner or Van Wagenor.			20	
do	88	.....			257	
do	44	.....		259	259	
do	57	E. side.		100	100	
		Total in Great Tract 6, Township 1, belonging to the State, 184 acres.				
		TOWNSHIP 3.				
		<i>Lucretia Constable's Purchase.</i>				
Turin	84	B'd N'ly by Hiram Carpenter's land, E'ly by lands of Aaron Parsons & others, S'ly by lot line & W'ly by land of heirs of Calvin Robert's, deceased		2		
do	84	B'd N'ly & E'ly by Hiram Carpenter's land, S'ly by lot line & W'ly by land of Brainard Coe & others.		3		
do	84	B'd N'ly, E'ly & W'ly by Eli Doud's land & S'ly by lot line.		4		
do	84	S. W. cor., b'd N'ly by Hiram Carpenter's land & E'ly by B. Coe's land.		3		
		Total in Township 3, Lucretia Constable's Purchase, belonging to the State, 4 acres.				
		WATSON'S WEST TRIANGLE.				
Watson	246	S. Pt.		48	48	
		WILKE'S TRACT.				
Greig	5	S. P't. Sale of 1883			46	

SARATOGA COUNTY

LIST OF LANDS BELONGING TO THE STATE.

Total Number of Acres, 8,355.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881	
Hadley	3	DARTMOUTH PATENT. <i>Small Tract — Range 4.</i> B'd N. by Town line, E by lot 4, S. by lands of Jonathan Flanders & W. by lands of Alexander Kennedy		36		
do	3	Same, ex. b'd N. by County line.....			36	
Day	13	GLEN AND YATES PATENT. N. W. cor., b'd S. & E. by land assessed to Jesse Perkins		16		
do	13	Same, ex. assessed to Jesse Wood			16	
do	48	N. E. P't. b'd beg 60° E. 28c. from the original lower corner of lot 47, th. N. 60° E. 31c. 50l. to the N. E'ly line of above Patent, th. S. 30° E. 32c. 33l. to a cor., th. S. 60° W. 31c. 50l. to a cor. & th. N. 30° W. 33c. 34l. to beg. Isaac V. S. Havens' Mtg., Sept. 21, 1880				105
		Total in Glen and Yates Patent, belonging to the State, 121 acres				
Day	16	GLEN (JOHN) AND FORTY-FOUR OTHERS' PATENT. Mtg. 1876.....				250
do	16	Ex. 62a. N. W. cor., assessed to Aaron Guiles or Giles.....		189		
do	17	Mtg. 1876.....				120
do	17	E. P't b'd W. by J. A. assessed to Guiles or Giles		374		
Edinburgh.....	38	All in Edinburgh			150	
Corinth	38	B'd N. & S. by lot lines, E Town of Edinburgh... McCarl lot, & W. by by D. Steadman, or S.			63	
do	39	All in Corinth			112	
Edinburgh	39	All in Edinburgh		150	150	
Corinth	31	All in Corinth			86	
Edinburgh.....	39	.....		250	250	

SARATOGA COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles
			1871.	1877.	1881.	
		GLEN (JOHN) AND FORTY-FOUR OTHERS' PATENT— (Continued).				
Edinburgh.....	60	.....		250	250	
do	65	.....		250	250	
do	81	.....		250	250	
		Sub. 3.....		100	100	
		Sub. 6.....			100	
do	{ 85, 86, 87 & 88	Sub. 7.....	100	100	100	
		Sub. 9.....		100	100	
		Sub. 10.....		100	100	
do .....		.....		250	250	
do	108	.....			
do	111	N. W. cor., square, Mtg. Allen Stark & Jane, his wife, bid in Sept. 16, 1884.....				59
do	134	N. E. end, or E. P't, in Edinburgh.....		200		
do	134	All in Edinburgh.....			200	
		Total in Glen (John) and Forty-four Others' Patent, belonging to the State, 2,877 acres.				
		KAYADEROSSERAS PATENT. 17th Allotment—Great Lot 6.				
Greenfield	12	B'd N. by Highway leading from Stile Tavern stand to Henry Lockwoods, E. by Great Lot 7 of above Allotment, S. by lands of R. Morris, & W. by lands of C. L. Williams. Lewis Styles. Mortgage, Sept. 21, 1880.....				40 15 100
		Great Lot 9.				
Wilton	3	Sub. 1, E. P't, b'd beg. at a stake in the skew line, th. N. 74° 45' W. 10c. to a stake, th. S 9c. to the skew line, & th. N. 55° E. along said line to beg. Lewis Styles. Mortgage, Sept. 21, 1880.....				4a. 2r.
		18TH ALLOTMENT Great Lot 2.				
Wilton	3	Sub. 4, b'd beg. at a stake near a yellow pine tree at the N. E. cor. of lands formerly in possession of James Herrick, now of N. Robbloee, th. W. 15c. 20l. to a stake, th. N. 44c. 47l. to the skew line, th. along said line N. E.				

SARATOGA COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
Wilton	3	KAYADEROSSERAS PATENT, 18TH ALLOTMENT, GREAT LOT 2 — (<i>Continued</i>). 18c. 23l. to a stake. & th. S. 57c. 14l. to beg. Lewis Styles. Mortgage, Sept. 21, 1880.....				60
Northumberland	1	19TH ALLOTMENT. <i>Great Lot 11.</i> B'd beg. at S. W. cor. thereof, th. E. along lot line 58c. 38l., th. N. as the needle pointed in 1769, 15c. 16l., th. W. 58c. 34l. & th. S. to beg. Susan H. Smith. Mort- gage, Sept. 21, 1880.....				90 $\frac{1}{4}$
Greefield	3	21ST ALLOTMENT. <i>Great Lot 13.</i> Sub. 4, b'd N. by lands of Chas. Hunt, E. by 22d Allotment, S. by lands of Lewis S. Mills. & W. by Sub. 3.....		55		
Corinth	2	24TH ALLOTMENT. <i>Great Lot 1, Town of Corinth.</i> Sub. 2, S P't.			100	
Corinth	1	GREAT LOT 2. <i>Town of Corinth.</i> Sub. 1, N. P't, b'd S. by Hewitt, Clark, Spalding & Andrews, 900a. ex. 200a. S., $\frac{1}{4}$ of 600a. N. end			700	
do	2 or B	S. P't. 737a., ex. 400a. b'd N. by Chrysler lot, E. by lot line & S. by N. M. Houghton.....			337	
		Total in Great Lot 2, Town of Corinth, belonging to the State, 1,037 acres.				
Corinth	1	GREAT LOT 3. <i>Town of Corinth.</i> Sub. A, S. P't.....			30.	
do	1	Sub. B.....			175	
do	1	Sub. C.....			175	
do	2	Sub. 1, N. P't, b'd S. by Isaac Carpenter or D. Martin.....			503	

SARATOGA COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		MIDDLE DIVISION.				
		<i>Great Lot 2 — West Part Bruce Tract.</i>				
Day	19	.....			141	
		SANDER'S PATENT.				
Corinth	16	.....			100	
do	21	Steadman Lot, Aug. C. Havens, Mtg. Sept. 21, 1880.....				100
do	22	.....			100	
do	22	Bussing Lot, Aug. C. Havens, Mtg. Sept. 21, 1880.....				100
do	22	.....			95	
do	31	.....			87	
do	32	.....			87	
		Total in Sander's Patent, belonging to the State, 469 acres.				

ST. LAWRENCE COUNTY.

LIST OF LANDS BELONGING TO THE STATE.

Total Number of Acres, 40,825¹²⁹⁷/₁₅₀₀.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
Canton	7	CANTON TOWNSHIP, MILE SQUARE LOTS. Range 5. Sub. 6, S. W'ly $\frac{1}{2}$	50			
Clifton		MACOMB'S PURCHASE, GREAT TRACT 2, TOWNSHIP 1. "SHERWOOD." North East $\frac{1}{4}$. S. W. P't (flowed lands)....		4777		
do		North West $\frac{1}{4}$. Ex. 2,733 $\frac{1}{2}$ a. N. P't of the E. $\frac{1}{2}$ thereof		5733 $\frac{1}{2}$		
do		E. 2,733 $\frac{1}{2}$ a. N. P't of 4,233 $\frac{1}{2}$ a. E. P't.....			5733 $\frac{1}{2}$	
do		South West $\frac{1}{4}$. S. W. cor.....			300	
Colton.....		TOWNSHIP 2, "OAKHAM." South West $\frac{1}{4}$. Ex. 1,500a. und. p'd by H. N. Redway, or Isaac Ellis und. 2,000a. p'd by Geo. B. Burnham & und. 3, 185 p'd by David Rice.....		1885	1885	
Clifton		TOWNSHIP 4, "HARDWOOD." S. E. $\frac{1}{4}$, ex. 5,250a. N. P. thereof & 1,854 ⁹² / ₁₀₀ a. being all that remains of 2,355a. S. E. cor. after reserving therefrom 3.9 ⁶ / ₁₀ a. Cranberry Lake, & the flowed lands around the same, as per map on file in the Comptroller's office, & 80 ⁴⁸ / ₁₀₀ a. b'd beg. at the junction of W. line of S. E. $\frac{1}{4}$ of Township with N. bank of Oswegatchie River, th. N. 2° 45' E. along said line 25c. 49l. tn. S. 88° E. 19c. 72l. th. S. 2° W. 40c. th. N. 89° W. 20c. 35l. to W. line of S. E. $\frac{1}{4}$ of Township & th. N. 2° 45 E. along said line 14c. 85l. to beg			1115 ³⁸³ / ₁₀₀₀	

ST. LAWRENCE COUNTY.

TOWN.	No. of lot	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		TOWNSHIP 4, "HAREWOOD" — (Continued). <i>South East $\frac{1}{4}$.</i>				
Clifton		N. P't 5,341a. ex. 5,250a. N. P't thereof.....			91	
do		In S. end, being Cranberry Lake & the flowed lands around the same as per map on file in the Comptroller's office			319 ⁶ / ₁₀	
		Total in South East $\frac{1}{4}$, belonging to the State, 410 ⁶ / ₁₀ acres.				
		TOWNSHIP 5, "JAMESTOWN."				
Colton		N. E. cor. 1 mile square..		640		
do		N. E. cor. square.....			640	
do	1	On N. line of Township, 1 mile W. of N. E. cor. thereof		640		
do	1	On N. line of Township, square, 1 mile W. of N. E. cor. thereof			640	
do	2 & 3	Pratt lot, on N. line of Township, 2 miles W. of N. E. cor. thereof, 1 mile N. & S. & 2 miles E. & W.		1280		
do	2	N. E. cor. 100r. wide N. & S. & 160r. long E. & W.			100	
do	2	On N. line of Township, 2 miles W. of N. E. cor., ex. 100a. N. E. cor. 100r. wide N. & S. & 160r. long E. & W.			540	
do	3	On N. line of Township, 3 miles W. of N. E. cor..			640	
do	4	1 mile square, on E. line of Township 1 mile S. of N. E. cor. thereof...		640		
do	4	On E. line of Township, 1 mile S. of N. E. cor., 640a. & 140a. S. P't thereof			500	
do	4	S. P't.....			140	
do	5	W. side	200			
do	5	1 mile square, 1 mile W. of E. line & 1 mile S. of N. line of Township.....		640		
do	5	1 mile S. of N. line & 1 mile W. of E. line of Township.....			640	
do	6	E. side	450			
do	6	1 mile square, 2 miles W. of E. line & 1 mile S. of N. line of Township....		640		

ST. LAWRENCE COUNTY.

TOWN.	No. of lot.	DESCRIPTION	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		TOWNSHIP 5, "JAMESTOWN" (Continued).				
Colton.....	4	1 mile S. of N. line & 2 miles W. of E. line of Township..... Total in Township 5, "Jamestown," belonging to the State, 6,410 acres.	.....	.....	640	
		TOWNSHIP 7, "GRANSHUE." Ex. 9,092a. S. P't 3,213a. Lot 1; 3,274a. Lot 2; 3,211a. Lot 3; 3,211a. Lot 4; 3,194a. Lot 5 & 3,075a. Lot 6..... North Part	.....	1372		
Colton..		B'd beg at a post N. 2° E. 205c. from S W. cor. of Township, th. S. 88° E. 145c. to a post, th. N 2° E. 145c. to a post, th. N. 88° W. 140c. to W. line of Township & th. S. 2° W. 147½c. to beg.....	.....	2100		
		TOWNSHIP 8, "HOLLYWOOD "				
Colton.....	30	.....	.....	544	544	
do	34	.....	.....	582	582	
do	35	.....	.....	641	641	
do	36	.....	.....	679	679	
		Total in Township 8, "Hollywood," belonging to the State, 2,446 acres.				
		TOWNSHIP 9, "KILDARE."				
Hopkinton.....	6	.....	.....	610	610	
do	7	.....	.....	610	610	
do	9	Und ½ heretofore p'd by Sarah S. Wood .....	.....	101½		
do	14	.....	.....	610	610	
do	15	.....	.....	610	610	
do	23	.....	.....	610	610	
do	24	.....	.....	610	610	
do	40	.....	.....	610	610	
do	47	.....	.....	610	610	
		Total in Township 9, "Kildare," belonging to the State, 4,981½ acres.				
		TOWNSHIP 11, "WICK."				
Parishville.....	4	E. side .....	.....	160		
do	4	E. P't .....	.....		160	
do	5	W. side .....	.....	267		
do	5	B'd beg. at N. W. cor. of lot, th. E. on lot line 9c.	.....		

ST. LAWRENCE COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
Parishville.....	5	TOWNSHIP 11, "WICK"— (Continued). 63l., th. S. 12c. 75l., th. E. 22c., th. S. 62c. 13l. to S. line of lot, th. W. on lot line 31c. 63l. to S. W. cor. of lot, & th. N. on lot line 74c. 88l. to beg.....				208
do	5	W. side 294a., ex. Wheeler's 27a. lot on N. line W. of road, 208a. b'd beg. at N. W. cor. of lot, th. E. on lot line 9c. 63l., th. S. 12c. 75l., th. E. 22c., th. S. 62c. 13l. to S. line of lot, th. W. on lot line 31c. 63l. to S. W. cor. of lot & th. N. on lot line 74c. 88l. to beg.....				59
do	11	W. side.....		265		260
do	13	S. W. cor. (S. & W. of road).....	38			
		Total in Township 11, "Wick," belonging to the State, 725 acres.				
		GREAT TRACT 3. Township 3, Middle $\frac{1}{2}$, Harrison Tract.				
Pierrepoint.....	14	Sub. 8.....				53
		TOWNSHIP 9, "SARASBURGH." Section 11.				
Fine		E. & H. Clark Cedar lot, b'd N. by D. Ames, E. by L. A. Brown, S. by F. & T. Holland & W. by L. Ames.....				7
		TOWNSHIP 11. Brodie Tract.				
Pitcairn.....	119	All of 91a. E. P't, contained in 83 $\frac{31}{100}$ a. S. E. cor., b'd N. by lands of James Thompson & W. by lands of A. Harris.....			62 $\frac{89}{100}$	
do	119	S. E. cor., b'd N. by lands of James Thompson & W. by lands of A. Harris.....			83 $\frac{31}{100}$	
do	119	A. Harris, W. P't 25c. wide E. & W.....			104 $\frac{78}{100}$	
do	121	W. P't b'd E. by lands of B. M. Luther.....		97		

ST. LAWRENCE COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		TOWNSHIP 11, BRODIE TRACT — (<i>Continued</i>).				
Pitcairn	123	E. P't b'd W. by lands of Martin Luther.....			117 ⁴¹ ₁₀₀	
do	139	.....		148		
		Total in Township 11, Brodie Tract, belonging to the State, 550 ¹ ₂ acres.				
		TOWNSHIP 12.				
		East ¹ ₂ .				
Fine..	17	B'd beg. at S. W. cor., & being 28c. 85l. on N., 28c. 80l. on S., 33c. 39l. on E. & 33c. 46l. on W. lines, b'd N. 6c. 35l. by unknown & 22c. 50l. by land of Holbrook, E. by land of heirs of Wm. Woodell & S. & W. by lot lines. Earl Picket. Mortgage bid in Sept. 20, 1881.....			96 ³¹ ₁₀₀	
do	30	B'd N. by R. Bebee, E. by Town of Clifton, S. by Kellogg's land or Colby, & W. by Pitcher's land or Pickett lot.....			68	
		Total in Township 12, East ¹ ₂ , belonging to the State, 164 ³¹ ₁₀₀ acres				
		WEST ¹ ₂ .				
Fine... ..	5, 15 & 16	B'd beg. at cor. of lots 4, 5, 15 & 16, in center of Highway, th. N. 73° E. along said highway 6c. 18l., th. S. 9° E. 21c. 80l. to a stake & stones, th. N. 42 ¹ ₂ ° E. 21c. 56l. to line between lots 5 & 16, th. N. 88° W. 1c. 90l. to S. E. cor. of O. Dutcher's lot, th. N. 3° E. in center of highway & on A. Hazelton's W. line, 46c. to Oswegatchie river, th. down said river, as it winds and turns 55c. 39l. to N. E. cor. of Rushton lot, on S. side of river, th. S. 3° W. 57c. 45l. to highway, th. N. 68° E. 4c. 81l., th. N. 61° E. 6c. 61l. & N. 49° E. 5c. & N. 45 ¹ ₂ ° E. along highway				

ST. LAWRENCE COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
Fine	5, 15 & 16	TOWNSHIP 12, WEST $\frac{1}{2}$ — (Continued). 4c. 75l. to D. Hill's N.-E. cor., th. N. $45\frac{1}{2}^{\circ}$ E. 3c. 50l. & N. $52\frac{1}{2}^{\circ}$ E. 10c. 55l. Alice & Daniel Van Brocklin Mortgage bid in Sept. 20, 1881 (subject to same exception mentioned in deed from W. P. Smith to party of first part).....				22 $\frac{65}{100}$
		TOWNSHIP 15. S. $\frac{1}{4}$ ex. 8,266a. S. E. P't, & 2,312a. W. P't thereof.....		4.02		
Fine		SOUTH WEST $\frac{1}{4}$. W. P't of 4,000a. E. P't....			3123	
do		W. end 3,090a. ex. 2,312a. W. end thereof			778	
do		W. end 3,389a. ex. 3,090a. W. end thereof.....			299	
		Total in South West $\frac{1}{4}$, belonging to the State, 3,123 acres.				
Potsdam.....	75	POTSDAM TOWNSHIP. Mile Square Lots. S. E. cor., 25c. 50l. long N'y & S'y & 20c. wide E'y & W'y, Jerome Lucas Mtg. bid in Sept. 20, 1881.....				50 $\frac{1}{2}$
		ST. REGIS RESERVATION. Indian Meadows along Grass River.				
Massena	5	.....				1 $\frac{86}{100}$
do	8	.....				$\frac{46}{100}$
do	9	.....				$\frac{84}{100}$
do	11	.....				$\frac{76}{100}$
do	12	.....				$\frac{72}{100}$
do	19	.....				4 $\frac{12}{100}$
do	20	.....				$\frac{18}{100}$
do	21	.....				$\frac{12}{100}$
do	22	.....				$\frac{20}{100}$
do	23	.....				$\frac{21}{100}$
do	24	.....				$\frac{30}{100}$
do	25	.....				$\frac{24}{100}$
do	30	.....				4
do	31	.....				2

ST. LAWRENCE COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		ST. REGIS RESERVATION. INDIAN MEADOWS ALONG GRASS RIVER — (Con- tinued).				
Massena	86					1 $\frac{1}{2}$
do	38					4 $\frac{35}{100}$
do	39					1
do	40					1 $\frac{85}{100}$
do	41					1 $\frac{63}{100}$
do	45					1 $\frac{15}{100}$
do	46					$\frac{35}{100}$
do	47					1 $\frac{1}{2}$
do	50					6 $\frac{1}{100}$
do	52					2 $\frac{293}{100}$
do	55					15
		Total in St. Regis Reserva- tion, Indian Meadows along Grass River, be- longing to the State, 68 $\frac{11}{100}$ acres.				
		19,000 ACRE LOT. Allotment 14.				
Depeyster	7				77 $\frac{64}{100}$	

SULLIVAN COUNTY.

LIST OF LANDS BELONGING TO THE STATE.

Total Number of Acres, 501 $\frac{148}{150}$.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		HARDENBURGH PATENT.				
		<i>Great Lot 4, East Division,</i>				
		<i>Middle Allotment.</i>				
Neversink	29	.....	126			
		<i>West Allotment.</i>				
do	22	Ex. 28a. N. E. cor., b'd S.				
		by Croghan 8 $\frac{1}{10}$ a. N. W.				
		cor., b'd E. by Hanophy				
		& 28a. S. E. cor., b'd N.				
		by Hanophy	55 $\frac{9}{18}$			
		<i>Great Lot 5.</i>				
do	528	S. part	112			
		MINISINK PATENT.				
		<i>Division 1.</i>				
Lumberland.....	8	B'd beg. at a pile of stones				
		on a flat rock in the				
		center of Lebanon Creek				
		at its intersection with				
		Mongaup River, th. up				
		said creek in the center				
		thereof. N. 40° 15' W.				
		4c. 35l., S. 50° W. 2c. 16l.,				
		N. 31° 30' W. 3c. 52l.,				
		S. 86° W. 1c. 63l., N. 92°				
		30' W. 2c. 36l., N. 14° 15'				
		W. 6c., N. 50° 30' W.				
		1c. 32l., N. 75° 30' W. 2c.				
		35l., N. 39° W. 1c. 93l.,				
		N. 43° W. 2c. 7l., N. 67°				
		1c. 93l., S. 83° W. 2c.				
		70l., N. 41° 30' W. 1c. 23l.,				
		N. 42° 30' W. 1c. 18l. & N.				
		32° 30' W. 2c. 30l. to a				
		Hemlock tree marked				
		for a corner, standing on				
		bank of said Lebanon				
		Creek, th. N. 44° 15' E.				
		29c. to a stake, th. S. 45°				
		45' E. 2c. 24l. to a stake				
		in the bank of Black				
		Lake Creek, th. S. 5° W.				
		1c. 49l., th. S. 26° E. 1c.				
		76l., th. S. 38° E. 2c. 69l.,				
		th. S. 25° E. 1c. 40l., th.				
		S. 2° W. 3c. 64l., th. S.				
		12° 39' E. 4c. 75l., th. S.				
		31° E. 2c. 44l., th. S. 35°				
		E. 2c. 40l., to Mongaup				
		River. th. down said				

SULLIVAN COUNTY.

TOWN	No. of lot	DESCRIPTION	ACRES ACQUIRED BY TAX SALE			Other titles
			1871.	1877.	1881.	
Lumberland.....	8	MANISINK PATENT, DIVISION 1—(Continued). river, S. 2° 30' E. 7c. 5l., S. 17° 30' W. 2c. 58l., S. 14° W. 3c. 58l., S. 28° W. 2c. 54l. & S. 18° W. 4c. 27l. to beg.; excepting & reserving all the water privileges on said Black Lake & Lebanon Brook, & all timber suitable for making shingles, sawing staves or spokes. &c. Mortgage, Sept. 17, 1878.....				
do	11	Whole lot 1,707a. ex. 41 $\frac{2}{100}$ a. (R. C. West). b'd N. by lot 12, S & E'ly by Beakes & Otis, & W. by W. A. Stokes; 85 $\frac{6}{100}$ a. (W. A. Stokes). b'd N. by lot 12, S. by J. J. Stewart & Beakes & Otis, E. by R. C. West; 728a. (Beakes & Otis); S'ly end 516 $\frac{1}{2}$ a. (J. H. Stewart). b'd N'ly by Stokes, a Tract called the Gore & the Mill Lot so called, S. E'ly by Beakes & Otis, & S. W'ly & N. W'ly by lot lines; Sub. 4 (106a.) (H. L. West); & 114a. being the und. $\frac{1}{4}$ of 228a. (Paid April 24, 1828, by Wm. Thomas) 1,590 $\frac{68}{100}$ —leaving Sale of 1826.....				74 $\frac{8}{10}$
Highland.....	16	Division 7. All of original Sub. 8, as shown on a map made by Wm. Cockburn & John Kiersied, lying N. of a line par'l to & 3 miles S. of Mt. Hope & Lumberland Turnpike.....				116 $\frac{42}{100}$
do	18	Sub. 18, b'd N. E. by Bunce, S. E. & N. W. by lot lines & S. W. by E. B. Wilson.....	50	50		41 $\frac{2}{3}$
do	18	Sub. 18.....			50	
		Total in Minisink Patent, Division 7, belonging to the State, 91 $\frac{1}{2}$ acres.				

ULSTER COUNTY.

LIST OF LANDS BELONGING TO THE STATE.

Total Number of Acres, 32,731 $\frac{1}{4}$

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
Esopus		ESOPUS, TOWN OF. Woodland; b'd N. by land of George D. Freer & Chas. Lake, E. by lands of Jonas Freer, S. by land of Alex. Humphrey & W. by land of Hannah Hunt			20	
Gardiner		GARDINER, TOWN OF Van Wagenen, Cornelia D. Part of Lot 19, Partner's Tract, b'd N. by land of Methuselah Dubois, E. by the top of the mountain, S. by Solomon Sahler, Richard D. Sahler, Isaac R. Sahler, & Mary C. Turpening, & W. by Wm. Enderly estate		6		
do		Same, County Treas. sale of 1879				6
do		Van Wagenen, Josiah H. Part of Lot 19, Partner's Tract, b'd N. by John H. Van Wagenen, E. by the top of the mountain, S. by land of P. P. Aldrich & W. by Wm Enderly estate		5 $\frac{7}{10}$		
do		Same, County Treas. sale of 1879				5 $\frac{7}{10}$
		Total in Gardiner, Town of, belonging to the State, 11 $\frac{7}{10}$ acres.				
Plattekill		GRAHAM'S OR GRAME'S PATENT. Flagler, Francis; b'd N. by S. Penny, E. by Derant & others, S. by J. Harris, & W. by J. B. Griffin		5		
do		Lockwood, Wm. or W. W.; b'd N. by Lockwood, E. by N. Adams, or J. S. Cosman or Crosman, S. by J. S. Cosman or Crosman, & W. by Pembroke, Penbrook or Tenbrouck.		5	5	

ULSTER COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		GRAHAM'S OR GRAME'S PAT- ENT — (<i>Continued</i>).				
Plattekill		Same, County Treas. sale of 1879.....				5
		Total in Graham's or Grame's Patent, belong- ing to the State, 10 acres.				
		GREEN'S PATENT				
Piattekill		Gillis, Jesse; b'd N. by J. Lockwood or Lock- woods, E. by Green or Gerow, & S. & W. by Wm. Pembroke or W. Tenbrouck		8	8	
		HARDENBURGH PATENT. <i>Great Lot 6, Division 2, Connecticut Tract.</i>				
Hardenburgh ...	1	.....			197	
do ...	1	Same, County Treas. sale of 1883.....				197
do ...	4	.....		195		
do ...	4	Same, County Treas. sale of 1879.....				195
Denning.....	5	.....			192½	
do	5	Same, County Treas. sales of 1879, 1880				192½
do	6	.....		180	180	
do	6	Same, County Treas. sale of 1879.....				180
do	7	.....		248		
do	7	Same, County Treas. sale of 1879				248
do	7	.....			248½	
do	13	.....		182		
do	13	.....			182½	
do	13	Same, County Treas. sale of 1879				182½
do	14	.....		252		
do	14	Same, County Treas. sale of 1879.....				252
do	14	.....			251½	
do	18	.....		98		
do	18	Same, County Treas. sale of 1879.....				98
do	18	.....			98½	
do	19	.....		94		
do	19	Same, County Treas. sale of 1879				94
do	19	.....			94½	
do	20	.....		96		
do	20	Same, County Treas. sale of 1879				96
do	20	.....			86½	
Hardenburgh ...	22	.....			126	

ULSTER COUNTY.

TOWN.	No. of lot	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		HARDENBURGH PATENT, GREAT LOT 2, DIVISION 6, CONNECTICUT TRACT-- (Continued).				
Denning.....	25	.....		110		
do	25	Same, County Treas. sale of 1879				110
do	25	.....			109½	
do	26	.....		102		
do	26	Same, County Treas. sale of 1879				102
do	26	.....			102½	
do	28	.....			133½	
do	28	Same, County Treas. sales of 1879, 1880, 1881				133½
Hardenburgh ...	29	.....		103	103	
do ...	29	Same, County Treas. sale of 1879				103
Denning	31	.....		124	124	
do	31	Same, County Treas. sale of 1879				124
do	32	.....		130		
do	32	Same, County Treas. sale of 1879				130
do	32	.....			123½	
do	33	.....		118		
do	33	Same, County Treas. sale of 1879				118
do	33	.....			118½	
do	35	.....			156	
do	35	Same, County Treas. sales of 1879, 1880, 1881				156
Hardenburgh ...	36	.....		71	71	
do ...	36	Same, County Treas. sale of 1879				71
do ...	37	.....			72	
do ...	37	Same, County Treas. sales of 1879, 1880, 1881				72
Denning.....	38	.....		82		
do	38	Same, County Treas. sale of 1879				82
do	38	.....			82½	
do	39	.....		87	87	
do	39	Same, County Treas. sale of 1879				87
do	40	.....		89	89	
do	40	Same, County Treas. sale of 1879				89
do	42	.....		127		
do	42	Same, County Treas. sale of 1879				127
Hardenburgh ...	43	.....	100	100		
do ...	43	.....			98	
do ...	44	.....		100		
do ...	44	Same, County Treas. sale of 1879				100

ULSTER COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		HARDENBURGH PATENT, GREAT LOT 2, DIVISION 6, CONNECTICUT TRACT-- (Continued).				
Hardenburgh	44	.....			91	
Denning	45	.....		96		
do	45	Same, County Treas. sale of 1879.....				96
do	45	.....			96½	
do	46	.....		91		
do	46	Same, County Treas. sale of 1879.....				91
do	46	.....			96¼	
do	47	.....		79		
do	47	Same, County Treas. sale of 1879.....				73
do	47½	.....			63¼	
do	52	.....		95		
do	52	Same, County Treas. sale of 1879.....				95
do	52	.....			94¼	
do	53	.....		95		
do	53	Same, County Treas. sale of 1879.....				95
do	53	.....			95	
do	54	.....		87	87	
do	54	Same, County Treas. sale of 1879.....				87
do	56	.....			128	
do	56	Same, County Treas. sales of 1879, 1880, 1881.....				128
Hardenburgh	57	.....		100		
do	57	Same, County Treas. sale of 1879.....				100
do	57	.....			95	
Denning	59	.....		99		
do	59	Same, County Treas. sale of 1879.....				99
do	60	.....		97		
do	60	Same, County Treas. sale of 1879.....				97
do	60	.....			97¼	
do	61	.....		92		
do	61	.....			92¼	
do	66	.....			96	
do	66	Same, County Treas. sales of 1880, 1881, 1882.....				96
do	67	.....			96¼	
do	67	Same, County Treas. sales of 1879, 1880.....				96½
do	68	.....		91		
do	68	.....			90¼	
do	75	.....		91		
do	75	.....			91¼	
do	76	.....		96	96	

ULSTER COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		HARDENBURGH PATENT, GREAT LOT 2, DIVISION 6, CONNECTICUT TRACT— (Continued).				
Denning.....	76	Same, County Treas. sale of 1879				96
do	78	.....		85		
do	78	Same, County Treas. sale of 1879				85
do	78	.....			85½	
do	81	.....		89		
do	81	.....			89½	
do	82	.....		86		
do	82	.....			86½	
do	83	.....		85		
do	83	.....			85½	
do	85	.....		100		
do	85	E. ¼			50	
do	89	.....		109		
do	89	Same, County Treas. sale of 1879				109
do	89	.....			109½	
do	93	.....		129		
do	93	Same, County Treas. sale of 1879				129
do	93	.....			129½	
do	106	Ex. 82a. N.-W. cor.....	52	52		
do	113	.....		142		
do	113	Same, County Treas. sale of 1879				142
do	113	.....			142½	
		Total in Hardenburgh Pat- ent, Great Lot 6, Division 2, Connecticut Tract, be- longing to the State, 5,976 acres.				
		DIVISION 3. Robinson Tract.				
Hardenburgh....	196	.....		145		
do	218	.....		127	127	
do	218	Same, County Treas. sale of 1879				127
do	219	.....		129	129	
do	219	Same, County Treas. sale of 1879				129
do	220	.....		142	142	
do	220	Same, County Treas. sale of 1879				142
do	221	.....		141	141	
do	221	Same, County Treas. sale of 1879				141
do	222	.....		145	145	
do	222	Same, County Treas. sale of 1879				145
do	227	.....		161	161	

ULSTER COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
Hardenburgh ...	227	DIVISION 3, ROBINSON TRACT — (Continued). Same, County Treas. sale of 1879.....				161
	do	228		115	115	
	do	229		137		
	do	232		140	140	
	do	232	Same, County Treas. sale of 1879.....			140
	do	233		115	115	
	do	233	Same, County Treas. sale of 1879.....			115
	do	234		164	164	
	do	234	Same, County Treas. sale of 1879.....			164
	do	239		142	142	
	do	239	Same, County Treas. sale of 1879.....			142
	do	244		112	112	
	do	244	Same, County Treas. sale of 1879.....			112
	do	253		161	161	
	do	253	Same, County Treas. sale of 1879.....			161
	do	254		110	110	
	do	254	Same, County Treas. sale of 1879.....			110
	do	260		162	162	
	do	260	Same, County Treas. sale of 1879.....			161
	do	269		105	105	
	do	269	Same, County Treas. sale of 1879.....			105
	do	274			135	
	do	274	Same, County Treas. sales of 1879, 1880, 1881.....			135
Denning.....		Total in Division 3, Robinson Tract, belonging to the State, 2,588 acres.				
		EAST PART, 8,000A. TRACT—PELL (ROBERT L.), 4,000A. TRACT.				
	1			100	100	
	do	3	100	100	100	
	do	4	100	100	100	
	do	7		100	100	
	do	7	Same, County Treas. sale of 1879.....			100
	do	16	W. P't.....	50	50	
	do	16	Same, County Treas. sale of 1879.....			50
	do	17		100	100	
	do	17	Same, County Treas. sale of 1879.....			100
	do	18		100	100	

ULSTER COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		EAST PART, 8,000A. TRACT— PELL (ROBERT L.) 4,000A. TRACT—(Continued).				
Denning.....	18	Same, County Treas. sale of 1879.....				100
do	19	.....		100	100	
do	19	Same, County Treas. sale of 1879.....				100
do	20	.....		100	100	
do	20	Same, County Treas. sale of 1879.....				100
do	21	.....		100	100	
do	21	Same, County Treas. sale of 1879.....				100
do	22	.....		100	100	
do	22	Same, County Treas. sale of 1879.....				100
do	23	.....		100	100	
do	23	Same, County Treas. sale of 1879.....				100
do	24	.....		100	100	
do	24	Same, County Treas. sale of 1879.....				100
do	25	.....		100	100	
do	25	Same, County Treas. sale of 1879.....				100
do	26	.....		100	100	
do	26	Same, County Treas. sale of 1879.....				100
do	27	.....		100	100	
do	27	Same, County Treas. sale of 1879.....				100
		Total in East Part, 8,000a. Tract — Pell (Robert L.) 4,000a. Tract, belonging to the State, 1,550 acres.				
		GREAT LOT 7. Chamber's Survey.				
Denning.....	2	.....		86	86	
do	2	Same, County Treas. sale of 1879.....				86
do	3	.....		82		
do	3	Same, County Treas. sale of 1879.....				82
do	3	.....			85	
do	6	.....		79		
do	6	Same, County Treas. sale of 1879.....				79
do	6	.....			83 $\frac{3}{4}$	
do	8	.....			85	
do	8	Same, County Treas. sales of 1879, 1880, 1881.....				85
do	9	.....		84	84	
do	9	Same, County Treas. sale of 1879.....				84

ULSTER COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		GREAT LOT 7, CHAMBER'S SURVEY — (<i>Continued</i>).				
Denning.....	10	.....	.....	.....	83	
do	10	Same, County Treas. sales of 1879, 1880, 1881.....	.....	.....	.....	83
do	11	.....	.....	.....	83	
do	11	Same, County Treas. sales of 1879, 1880, 1881.....	.....	.....	.....	83
do	12	.....	.....	104	.....
do	12	Same, County Treas. sale of 1879.....	.....	.....	.....	104
do	12	.....	.....	.....	106	
do	13	.....	.....	118	.....
do	13	Same, County Treas. sale of 1879.....	.....	.....	.....	118
do	13	.....	.....	.....	118 $\frac{1}{2}$	
do	14	.....	.....	100	100	
do	14	Same, County Treas. sale of 1879.....	.....	.....	.....	100
do	15	.....	.....	100	100	
do	15	Same, County Treas. sale of 1879.....	.....	.....	.....	100
do	18	.....	.....	99	.....
do	18	Same, County Treas. sale of 1879.....	.....	.....	.....	99
do	18	.....	.....	.....	99 $\frac{8}{10}$	
do	25	.....	.....	101	101	
do	25	Same, County Treas. sale of 1879 .....	.....	.....	.....	101
do	26	.....	.....	100	100	
do	26	Same, County Treas. sale of 1879 .....	.....	.....	.....	100
do	27	.....	.....	99	.....
do	27	Same, County Treas. sale of 1879.....	.....	.....	.....	99
do	27	.....	.....	.....	99 $\frac{1}{2}$	
do	28	.....	.....	100	100	
do	28	Same, County Treas. sale of 1879.....	.....	.....	.....	100
do	30	.....	.....	123	123	
do	30	Same, County Treas. sale of 1879.....	.....	.....	.....	123
do	33	.....	.....	.....	101	
do	33	Same, County Treas. sales 1879, 1880, 1881.....	.....	.....	.....	101
do	37	.....	.....	.....	150	
do	37	Same, County Treas. sales of 1879, 1880, 1881, 1882	.....	.....	.....	150
do	38	.....	.....	.....	150	
do	38	Same, County Treas. sales of 1879, 1880, 1881, 1882	.....	.....	.....	150
do	39	.....	.....	.....	80	
do	39	Same, County Treas. sales of 1879, 1880, 1881, 1882	.....	.....	.....	80
do	40	.....	.....	.....	183	

ULSTER COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
Denning.....	40	GREAT LOT 7, CHAMBER'S SURVEY — (Continued). Same, County Treas. sale of 1880 .....	.....	.....	.....	183
		Total in Great Lot 7, Chamber's Survey, belonging to the State, 2,301 $\frac{1}{2}$ $\frac{1}{0}$ acres.				
		DIVISION 3.				
Shandaken	8	.....	.....	.....	1115	
do	8	Same, County Treas. sale of 1883 .....	.....	.....	.....	1115
		GARRETSON TRACT.				
Hardenburgh ...	14	S. E. P't b'd N. W. by A. Reilly .....	.....	.....	60	
do	14	Same, County Treas. sales of 1879, 1880, 1881 .....	.....	.....	.....	60
do	15	.....	.....	.....	160	
do	15	Same, County Treas. sales of 1879, 1880, 1881 .....	.....	.....	.....	160
do	25	W'ly $\frac{1}{4}$, or S. W'ly P't .....	.....	80	.....
do	25	N. W'ly $\frac{1}{4}$, across, or W'ly $\frac{1}{4}$ .....	.....	.....	72	
do	25	Same, County Treas. sales of 1879, 1880, 1881 .....	.....	.....	.....	72
do	66	.....	.....	160	160	
do	93	Ex. 19a. being so much of 100a. S. P't as is not included in 165a S. E. cor. of lot .....	.....	141	.....
do	93	Same, County Treas. sale of 1879 .....	.....	.....	.....	141
do	93	Ex. 20a. N. E. cor. and 19a. above described .....	.....	.....	121	
do	93	S. P't 100a. ex. so much thereof as is contained in 105a. S. E. cor. of lot .....	.....	*19	.....
do	93	All, County Treas. sales of 1879, 1880, 1881 .....	.....	.....	.....	160
do	94	.....	.....	.....	160	
do	94	Same, County Treas. sale of 1880 .....	.....	.....	.....	160
do	95	.....	.....	160	160	
do	95	Same, County Treas. sale of 1879 .....	.....	.....	.....	160
do	96	.....	.....	.....	240	
do	96	Same, County Treas. sales of 1879, 1880, 1881 .....	.....	.....	.....	240
do	99	.....	.....	.....	160	
do	107	.....	.....	147	147	
do	108	.....	.....	.....	150	

* Also in 1886.

ULSTER COUNTY.

TOWN.	No. of lot.	DESCRIPTION	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
Hardenburgh ...	129	GARRETSON TRACT-- (Continued).				
		Total in Garretson Tract, belonging to the State, 1,824 acres.			187	
VERNOY'S SURVEY.						
Denning	7			160	160	
do	7	Same, County Treas. sale of 1879.....				160
do	10				160	
do	10	Same, County Treas. sales of 1879, 1880, 1881.....				160
do	13			160	160	
do	13	Same, County Treas. sale of 1879.....				160
do	16			160	160	
do	16	Same, County Treas. sale of 1879.....				160
do	17			60	160	
do	17	Same, County Treas. sale of 1879.....				160
do	18			160	160	
do	18	Same, County Treas. sale of 1879.....				160
do	19			160	160	
do	24			177		
do	24	Same, County Treas. sale of 1879.....				177
do	24				176	
do	25			176	176	
do	25	Same, County Treas. sale of 1879.....				176
do	26				160	
do	30			160	160	
do	30	Same, County Treas. sale of 1879.....				160
do	32			160	160	
do	32	Same, County Treas. sale of 1879.....				160
do	33			160	160	
do	36			160	160	
do	36	Same, County Treas. sale of 1879.....				160
do	37				200	
do	37	Same, County Treas. sales of 1879, 1880, 1881.....				200
do	38	Ex. 50a. S'y $\frac{1}{4}$ across.....		150		
do	38				200	
do	38	Same, County Treas. sales of 1879, 1880, 1881.....				200
do	39			200	200	
do	39	Same, County Treas. sale of 1879.....				200
do	43				200	

ULSTER COUNTY.

TOWNS	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		VERNOY'S SURVEY — (Continued).				
Denning.....	43	Same, County Treas. sales of 1879, 1880, 1881.....				200
do	48	.....			200	
do	48	Same, County Treas. sales of 1879, 1880, 1881.....				200
do	51	.....			200	
do	51	Same, County Treas. sale of 1880.....				200
do	52	.....		200	200	
do	53	.....		200	200	
do	53	Same, County Treas. sale of 1879.....				200
do	54	.....		200	200	
do	54	Same, County Treas. sale of 1879.....				200
do	58	.....		200	200	
do	58	Same, County Treas. sale of 1879.....				200
do	59	.....		200	200	
do	59	Same, County Treas. sale of 1879.....				200
do	60	.....		200	200	
do	60	Same, County Treas. sale of 1879.....				200
do	61	.....		250	250	
do	61	Same, County Treas. sale of 1879.....				250
do	62	.....		245	245	
do	62	Same, County Treas. sale of 1879.....				245
do	63	.....		229	229	
do	63	Same, County Treas. sale of 1879.....				229
do	64	.....		220		
do	64	Same, County Treas. sale of 1879.....				220
do	64	.....			221	
do	65	.....		214	214	
do	65	Same, County Treas. sale of 1879.....				214
do	67	.....		198	198	
do	67	Same, County Treas. sale of 1879.....				198
do	68	.....		189	189	
do	68	Same, County Treas. sale of 1879.....				189
do	69	.....			180	
do	69	Same, County Treas. sales of 1879, 1880, 1881.....				180
do	70	.....			173	
do	70	Same, County Treas. sales of 1879, 1880, 1881.....				173
do	71	.....		165	165	

ULSTER COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		VERNOY'S SURVEY - (Continued).				
Denning.....	71	Same, County Treas. sale of 1879.....			156	165
do	72	.....			156	
do	72	Same, County Treas. sale of 1880.....			156	156
do	73	.....		235	235	
do	73	Same, County Treas. sale of 1879.....			235	235
do	74	.....		200	200	
do	74	Same, County Treas. sale of 1879.....			200	200
do	75	.....			200	
do	75	Same, County Treas. sales of 1879, 1880, 1881			200	200
do	79	.....		1377		
do	79	Same, County Treas. sale of 1879.....			1377	1377
do	79	.....			1379	
do	80	.....		102	1026	
do	80	Same, County Treas. sale of 1879.....			1026	1026
		Total in Vernoy's Survey, belonging to the State, 9,769 acres.				
		GREAT LOTS 7 AND 10. Darling's 1st Survey.				
Hardenburgh...	53	.....		221	221	
do	53	Same, County Treas. sale of 1879.....			221	221
do	54	.....		213	213	
do	54	Same, County Treas. sale of 1879.....			213	213
		Total in Great Lots 7 and 10, Darling's 1st Survey, belonging to the State, 434 acres.				
		GREAT LOT 8. Division 6, Lansette Tract.				
Hardenburgh...	54	.....	100			
		GREAT LOT 9. Beekman Tract.				
Hardenburgh...	32	.....		150		
do	32	Same, County Treas. sale of 1879.....			150	150
do	32	.....			156	
do	33	.....	150	150		
do	33	.....			156	
do	34	.....	150	150		
do	34	.....			156	
do	35	.....		150		

ULSTER COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		GREAT LOT 9, BEERMAN TRACT—(Continued).				
Hardenburgh ...	35	Same, County Treas. sale of 1879.....				150
do ...	35	.....			156	
do ...	36	.....		150		
do ...	36	Same, County Treas. sale of 1879.....				150
do ...	36	.....			156	
do ...	40	.....			156	
do ...	40	Same, County Treas. sales of 1879, 1880, 1881				156
do ...	41	.....			156	
do ...	41	Same, County Treas. sales of 1879, 1880, 1881				156
do ...	42	.....			156	
do ...	42	Same, County Treas. sale of 1883.....				156
do ...	43	.....			156	
do ...	43	Same, County Treas. sale of 1883.....				156
do ...	46	.....			150	
do ...	46	Same, County Treas. sale of 1883.....				150
do ...	47	.....			150	
do ...	47	Same, County Treas. sale of 1883				150
do ...	56	All in Hardenburgh		75	75	
do ...	56	Same, County Treas. sale of 1879.....				75
do ...	57	All in Hardenburgh		75	75	
do ...	57	Same, County Treas. sale of 1879.....				75
Denning....	57	S. P't or S. W. $\frac{1}{4}$ in Denning.....		75	75	
do	57	Same, County Treas. sale of 1879.....				75
do	59	.....		150		
do	59	Same, County Treas. sale of 1879.....				150
do	60	.....		150		
do	60	Same, County Treas. sale of 1879				150
do	61	.....		320	320	
do	61	Same, County Treas. sale of 1879.....				320
		Total in Great Lot 9, Beekman Tract, belonging to the State 2,474 acres.				
		GREAT LOT 10.				
Hardenburgh ...	.....	B'd N. E'ly by Great Lot 7, S. E'ly by Town of Denning, S. W'ly by Great Lot 9 & W. by Jarvis Tract.....				912

ULSTER COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
Hardenburgh		GREAT LOT 10—(Continued)				
		Same, County Treas. sale of 1879.....				912
do		Same, ex. described as a part of the 8,600a. Tract, b'd S. E'ly by lands owned by the State in 1870..		700		
		Total in Great Lot 10, belonging to the State, 1,612 acres.				
		JARVIS TRACT.				
Hardenburgh	5	.....			100	
do	6	.....			100	
do	7	.....			100	
do	7	Same, County Treas. sale of 1883.....				100
do	8	.....			100	
do	8	Same, County Treas. sale of 1883				100
do	13	.....			100	
do	13	Same, County Treas. sale of 1883				100
do	14	.....			100	
do	14	Same, County Treas. sale of 1883				100
do	15	.....			120	
do	15	Same, County Treas. sales of 1879, 1880, 1881.....				120
		Total in Jarvis Tract, belonging to the State, 720 acres.				
		GREAT LOT 25.				
Woodstock	94	S. Pt. b'd in Sept. 20, 1881. Mortgage, Matthias Sickler & wife....				101
		HURLEY PATENTEE WOODS.				
		1st Allotment Great Lot 3.				
Hurley	1	Sub 4		50		
		GREAT LOT 9.				
Hurley		S. E. side of 24a. b'd N. E. by Alvin G. Van Eten, S. E. by Hiram Cramer & S. W. by Doct. Chatsey.....	12			
do		Part of the Gore lot & part of W. Van Aken lot, b'd E. by Kingston Town line, S. W'ly by Benj. G. Newkirk & N. W. by Philip V. D. Lockwood.	12			
		Total in Great Lot 9, belonging to the State, 18½ acres.				

ULSTER COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		KINGSTON COMMONS. <i>Binnerwater Class.</i>				
Kingston	60	.....			30	
do	60	Same, County Treas. sales of 1879, 1880, 1881				30
do	84	.....			30	
do	84	Same, County Treas. sales of 1880, 1881				30
		Total in Kingston Commons, Binnerwater Class, belonging to the State, 60 acres.				
		KINGSTON COMMONS. <i>Compensation (East) Class.</i>				
Ulster	15	.....		10		
		THREE MILE CLASS.				
Woodstock	25	.....		30		
		KINGSTON VILLAGE. <i>Furnace Street, West Side.</i>				
Kingston City		B'd N. by heirs of J. Van Buren, E. by Furnace St., S. by Wm Hasbrouck & W. by Widow T. Harley.		50 x 100 ft		
		Map and Partition of lands between Abijah Dewy & others, filed in Co. Clerk's office Jan. 1806.				
do	6	.....		50 x 100 ft.		
		LAKE'S PATENT.				
Plattekill		Lewis, George W, b'd N. & W. by F. Baxter, E. by G Birdsall & S. by Gilberts.			2	
do		Same, County Treas. sales of 1879, 1880, 1881				2
do		Staples, Lewis, b'd N. by H. or J. Sutton, E. by Wm Pembroke, S. by G. Thorne & W. by H. Sutton			5	
do		Same, County Treas. sale of 1879				5
		Total in Lake's Patent, belonging to the State, 7 acres				
		MARBLETOWN COMMONS. <i>Trustee Allotment — Sub-beatty Mountain, Letter B.</i>				
Olive	12	.....	28	28		
do	19	N. P't.	19	19		
		Total in Marbltown Commons, Trustee Allotment, Sub-beatty Mountain, Letter B, belonging to the State. 47 acres.				

ULSTER COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
Marbletown		MARBLETOWN, TOWN OF. B'd E'ly by B. F. Atkins, S'ly by M. Elting, & W'ly by Wm. M. Depuy or Dupuy, or Wm. H. Depuy.....		27		
Olive		OLIVE, TOWN OF. Land at Watson's Hollow, in the Town of Olive, sold by Chas. Dubois to John B. Atwood & by said Atwood to Nathan W. Watson, by deed dated May 4, 1850, re- corded in Ulster County Clerk's office, in Book of Deeds No. 76, on Page 38, May 7, 1850. Nathan W. Watson. Mortgage Sept. 21, 1880.....				1700
Plattekill		PLATTEKILL, TOWN OF. Cole, Richard, Heirs of, b'd N. & W. by John Cole, E. by J. C. Brod- head, & S. by Gertrude Le Fever.....		10		
do		Fowler, Jeremiah, b'd N. & W. by F. Baxter, E. by G. Birdsall, & S. by Gilberts 5a. ex. 3a. N. W. cor. thereof		2		
		Total in Plattekill, Town of, belonging to the State, 12 acres.				
Wawarsing	1	ROCHESTER PATENT, GROTE TRANSPORT. Great Lot 24.		160		
Shawangunk		SHAWANGUNK, TOWN OF. McEnny, James, b'd N. by lands of Helen McEnny, E. by lands of Robert C Lewis, S. by land of Samuel E. McEnny, & W. by lands of Nelson France				

WARREN COUNTY.

LIST OF LANDS BELONGING TO THE STATE.

Total Number of Acres, 30,439 $\frac{3}{4}$.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		BRANT LAKE TRACT.				
Hague.....	16	.....		160	160	
do	17	.....		160	160	
do	18	.....		160	160	
do	19	.....		160	160	
do	22	.....		160	160	
do	23	.....		160	160	
do	24	.....		160	160	
do	25	.....			160	
Horicon.....	107	Ex. und. $\frac{1}{2}$ p'd by A. Crandall (part water). Bonded when bid in sale of 1853				80
do	141	S. E. cor		20		
		Total in Brant Lake Tract, belonging to the State, 1,380 acres.				
		DARTMOUTH PATENT. Great Tract, Range 4.				
Stony Creek.....	5	.....	234	234		
do	8	S. E. cor			62 $\frac{1}{2}$	
		Total in Darmouth Patent, Great Tract, Range 4, belonging to the State, 296 $\frac{1}{2}$ acres.				
		RANGE 6.				
Thurman	5	.....		234	234	
do	6	.....		234	234	
do	7	.....			234	
		Total in Range 6, belonging to the State, 702 acres.				
		RANGE 8.				
Thurman	6	Ex. N. E. $\frac{1}{4}$			176	
do	6	N. E. $\frac{1}{4}$			58 $\frac{1}{2}$	
do	7	N. W. cor		170	170	
		Total in Range 8, belonging to the State, 346 acres.				
		SMALL TRACT. Range 4.				
Stony Creek.	4	.....			234	
do	5	N. end			100	
		Total in Small Tract, Range 4, belonging to the State, 334 acres.				

WARREN COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
UPPER RIVER DIVISION.						
Stony Creek	5	W. 1/4		50		
do	6	W. 1/4		45		
		Total in Upper River Division, belonging to the State, 95 acres.				
ELLIS PATENT.						
Hague	105	W. Pt. b'd E. by lands of J. & N. Patchen or J. S. N. Patchin			85	
do	248		102	102	102 6/10	
do	257		94	94	94 1/2	
		Total in Ellis Patent, belonging to the State, 282 1/5 acres.				
GARLAND'S (PETER) PATENT						
Bolton	3			167		
GORE BETWEEN DARTMOUTH PATENT AND TOWNSHIP 11, TOTTEN AND CROSSFIELD'S PURCHASE.						
Thurman	3				160	
do	4				160	
do	5				160	
do	17				160	
do	28				160	
		Total in Gore between Dartmouth Patent and Township 11, Totten and Crossfield's Purchase, belonging to the State, 800 acres.				
GORE BETWEEN THURMAN'S ROAD PATENT AND HOFFMAN TOWNSHIP.						
Chester		N. E. end. Reverted resale Oct. 24, 1867.				
GORE BETWEEN TOWNSHIPS 20 AND 31, TOTTEN AND CROSSFIELD'S PURCHASE.						
Johnsburgh	10				169	
do	11				169	
		Total in Gore between Townships 20 and 31 Totten and Crossfield's Purchase, belonging to the State, 338 acres.				

WARREN COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE			Other titles.
			1871.	1877.	1881.	
		GORE, SOUTH OF TOWNSHIP 12, TOTTEN AND CROSS-FIELD'S PURCHASE. <i>West of River.</i>				
Johnsburgh.....	13	.....			164	
do	26	.....			164	
		Total in Gore, South of Township 12, Totten and Crossfield's Purchase, West of River, belonging to the State, 328 acres.				
		HAGUE TRACT.				
Hague	50	.....		150	150	
do	54	Reverted Oct. 1858				180
do	57	.....		184	184½	
do	58	.....		184	184½	
do	60	.....			184½	
		Total in Hague Tract, belonging to the State, 883½ acres				
		HOFFMAN TOWNSHIP.				
Chester.	93	S. E. cor		163		
		HYDE TOWNSHIP.				
Thurman	17	N. W. cor	50			
do	17	On W. line 26r. from S. W. cor., 160r. long N. & S. & 50r. wide E. & W.			50	
do	17	S. W. cor			50	
do	33	Ex. 50a. S. E. cor., & 80a. S. W. cor			370	
do	39	S. W. cor			80	
Warrenburgh ...	64	Sub. 4			61	
do	73	Sub. 3			89	
do	74	Sub. 4			107	
do	76	Sub. 3			188	
do	78	Ex. 200a. W side			300	
do	78	Ex. 326a E. side			174	
		Total in Hyde Township, belonging to the State, 1,165 acres.				
		JESSUP'S 7,550A. PATENT.				
Luzerne	4	Sub. 1, b'd N. & S. by lot lines, E. by Griffin & W by Morton			100	
do	4	Sub. 2, b'd N. & S. by lot lines E. by Griffin heirs & W. by Saml. Ramsey			239	
do	5	B'd N. by Ramsey, E. by land formerly owned by Aldrich, E. by Millis or Willis & W. by Lewis lot			50	

WARREN COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877	1881.	
Luzerne	5	JESSUP'S 7,550A. PATENT— (Continued). B'd N. & S. by lot lines, E. by Howe or lands of Howe, & W. by Lewis lot 100a. ex. 50a. E. P't thereof, p'd by F. D. Curtis..	.....	.....	50	
do	5	Griffin lot, b'd N. & S. by lot lines, E. by Howe, & W. by Lewis lot, 100a. ex. 50a. W. P't thereof..	.....	.....	50	
do	8	B'd N. & S by lot lines, W. by Hudson River ..	.....	121		
do	12	E. end, b'd W. by Gayot, 96a. ex. 50a. E. P't thereof	46			
do	12	E. P't, b'd W. by Goodness .....	.....	96		
		Total in Jessup's 7,550a. Patent, belonging to the State, 506 acres.				
Luzerne	3	KAYADEROSSERAS PATENT. 23d Allotment, Great Lot 5. B'd N. by Perkins lot, E'ly by George Murray, S. by Murray, & W. by Barker or Banker farm			50	
Luzerne	11	LUZERNE TRACT.			75	
Caldwell	66	Original				127
Luzerne	94	N. 1/4			75 3/4	
		Total in Luzerne Tract, belonging to the State, 277 1/4 acres.				
Bolton	10	MCDONALD'S (NEIL) PATENT. S'ly P't.		80		
Bolton	40	NORTH WEST BAY TRACT. Reverted Jan. 9, 1861	182	182	182	175
do	119	..... Total in North West Bay Tract, belonging to the State, 357 acres.				
Stony Creek	11	PALMER'S PURCHASE. General Allotment. S. E. cor.			30	
Stony Creek ...	27	REAR DIVISION. Great Lot 1.		160	160	
do	34	.....		160	160	

WARREN COUNTY.

TOWN	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		REAR DIVISION, GREAT LOT 1 — (Continued).				
Stony Creek.....	35	.....			160	
do	37	.....			122	
do	38	.....			160	
Thurman.....	59	.....			160	
do	60	All in Thurman.....			102	
do	61	.....	160	160	96	
do	63	S. $\frac{1}{2}$, or S. E. P't	80			
do	63	S. or S. E. $\frac{1}{2}$		80		
do	63	S. E. $\frac{1}{2}$			80	
do	64	W. $\frac{1}{2}$	80	80		
do	64	.....			80	
do	69	W. $\frac{1}{2}$	80	80		
do	69	.....			80	
do	70	.....			160	
do	85	.....		160	58	
do	86	.....	160	160	144	
		Total in Rear Division, Great Lot 1, belonging to the State, 1,980 acres				
		GREAT LOT 2.				
Thurman	20	.....	150 $\frac{7}{10}$		150 $\frac{7}{10}$	
do	21	.....	150 $\frac{7}{10}$		150 $\frac{7}{10}$	
do	27	Ex. 53a. W. end.....	72 $\frac{6}{10}$			
do	27	All in Thurman 122 $\frac{6}{10}$ a. ex. 50a. W. end thereof			72 $\frac{6}{10}$	
do	51	N. W. cor.	50			
do	51	S. E. cor.	35			
do	54	N. W. cor., 50a. & S. E. cor., 25a.			75	
do	55	.....	125 $\frac{6}{10}$		125 $\frac{6}{10}$	
do	56	.....	125 $\frac{6}{10}$		125 $\frac{6}{10}$	
do	59	N. E. cor	25		25	
do	60	.....	150 $\frac{7}{10}$		150 $\frac{7}{10}$	
		Total in Great Lot 2, belonging to the State, 875 $\frac{9}{10}$ acres.				
		RIVER DIVISION.				
		East End.				
Stony Creek		P't b'd N. E. by Dartmouth Patent, N. W. by lots 1 & 2, Middle Division, & S. by Saratoga County (as surveyed), beg. at N. E. cor. of said lot, th. S. 60° W. 150c. to Co. line, th. along said line to the E. side of said lot, th. N. 30° W. 90c. to beg., 675a. ex. 160a. N.				

WARREN COUNTY.

TOWN	No. of lot	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
Stony Creek		RIVER DIVISION, EAST END — (Continued). W. P't thereof, also ex. that part of E. $\frac{1}{4}$ of Great Lot 2, in Warren Co. 120a. & W. $\frac{1}{4}$ of lot 2, 90a., leaving all of Great Lot 1, in Warren Co. Sale of 1848				305
Stony Creek		GREAT LOT 3 N. E. cor., b'd N. by Mid- dle Division, E. by Sub. 1, S. by Saratoga Co. & W. by Lot 4		45		
Bolton	6	TONGUE MOUNTAIN TRACT. Reverted Sept. 6, 1859				168
Hague	44	Reverted Sept. 6, 1859				212
do	46	Reverted resale Oct. 24, 1867				155
do	48	Reverted resale Sept. 6, 1859				273
do	49	Reverted resale Sept. 6 1859 Total in Tongue Mountain Tract, belonging to the State, 1,078 acres				270
Thurman	9	TOTTEN AND CROSSFIELD'S PURCHASE. Township 11. All in Thurman	29		29	
do	10	All in Thurman	90		90	
do	11	S. P't.	112			
Johnsburgh	14	Ex. und. $\frac{1}{4}$ Adirondack Co's land		200	200	
do	15	. . . . .		300	300	
do	16	. . . . .		300	300	
do	17	. . . . .			300	
do	18	. . . . .			300	
do	19	. . . . .			300	
do	20	. . . . .			300	
do	21	. . . . .			300	
do	22	. . . . .			300	
do	28	. . . . .			300	
do	29	. . . . .			300	
do	30	. . . . .		300	300	
do	31	. . . . .		300	300	
do	32	. . . . .		300	300	
do	33	. . . . .		300	300	
do	34	. . . . .		300	300	
do	37	S. end		50	50	
do	39	. . . . .		300	300	
do	40	. . . . .		300		
do	40	Ex. 50a. N. E. cor., square			250	
do	40	N. E. cor., square			50	
do	44	N. end	150		150	
do	45	N. end	150		150	

WARREN COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
		TOTTEN AND CROSSFIELD'S PURCHASE, TOWNSHIP 11 — (<i>Continued</i>).				
Johnsburgh	46	N. end		98		
do	56	.....		300	300	
do	58	.....			300	
do	59	.....		300	300	
do	60	.....			150	
		Total in Totten and Crossfield's Purchase, Township 11, belonging to the State, 7,029 acres.				
		TOTTEN AND CROSSFIELD'S PURCHASE. Township 12.				
Johnsburgh	60	.....			166	
		TOTTEN AND CROSSFIELD'S PURCHASE. Township 13.				
Johnsburgh	3	.....		235		
do	10	.....		258		
do	11	.....		241		
do	12	.....		231		
do	22	.....		130		
do	49	.....		160		
do	101	.....		198		
do	116	.....		171		
do	121	.....		136		
do	122	.....		152		
do	123	.....		154		
do	124	.....		180		
do	125	.....		150		
do	140	.....		134		
do	141	.....		139		
do	142	.....		118		
do	143	.....		150		
do	144	.....		127		
		Total in Totten and Crossfield's Purchase, Township 13, belonging to the State, 3,061 acres.				
		TOWNSHIP 14, NORTH $\frac{1}{4}$ AND SOUTH EAST $\frac{1}{4}$. Pond's Survey, "Residue of Township."				
Johnsburgh	50	.....		160	160	
do	51	.....		160	160	
do	99	S. W. cor.		33	32	
do	106	.....			132	
		Total in Township 14, North $\frac{1}{4}$ and South East $\frac{1}{4}$, Pond's Survey, "Residue of Township," belonging to the State, 485 acres.				

WARREN COUNTY.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE			Other titles.
			1871.	1877.	1881.	
		TOTTEN AND CROSSFIELD'S PURCHASE, SOUTH WEST ¼, Leggett's Survey.				
Johnsburgh	1	.....		178		
do	2	.....		150		
do	3	.....		112	112	
do	4	.....		150	150	
do	5	.....		150		
do	6	.....		150	150	
do	7	.....		150		
do	8	.....			150	
do	9	.....		150		
do	10	.....			112	
do	11	.....		115		
do	12	.....		178	178	
do	14	.....			150	
do	16	.....		150		
do	18	.....		150	150	
do	19	.....		150	150	
do	22	.....		112	112	
do	24	.....		178	178	
do	25	.....		78	178	
do	26	.....		150	150	
do	27	.....		112	112	
		Total in Totten and Crossfield's Purchase, South West ¼, Leggett's Survey, belonging to the State, 3,075 acres.				
		TOTTEN AND CROSSFIELD'S PURCHASE, Township 24.				
Chester	18	N. P't.....		300	200	
Johnsburgh	24	.....			420	
Chester	25	.....		420		
Johnsburgh	25	.....			420	
Chester	29	Sub. 12, N. E. P't.....		16		
do	33	S. P't.....		100	100	
do	38	S. W. cor., 35c. N. & S. & 20c. E. & W., Mtg. 1866.				
		Total in Totten and Crossfield's Purchase, Township 24, belonging to the State, 1,746 acres.				
		TOTTEN AND CROSSFIELD'S PURCHASE, Township 29.				
Thurman	.....	All that part of 1,430a. in the N. W. cor. of the town of Thurman, b'd N. by the town of Johnsburgh, S. E'ly by the N'ly line of the numbered lots in the allotment of Town				

WARREN COUNTY.

TOWN.	No of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
Thurman .....	.....	TOTTEN AND CROSSFIELD'S PURCHASE, TOWNSHIP 29 — (<i>Continued</i>). ships 10 & 29 & W'ly by Hamilton county, which is included or covered by a tract of 5,000 a. which was patented by the State to H. Balfour. Sale of 1853.....	.....	.....	.....	785
do .....	.....	Same..... Total in Totten and Cross- field's Purchase, Town- ship 29, belonging to the State, 1,715 acres.	.....	.....	930	.....
Warrensburgh..	3	WARRENSBURGH PATENT. Reverted resale Oct. 24, 1867	...	.....	.....	201

WASHINGTON COUNTY.

LIST OF LANDS BELONGING TO THE STATE

Total Number of Acres, 708.

TOWN.	No. of lot.	DESCRIPTION.	ACRES ACQUIRED BY TAX SALE.			Other titles.
			1871.	1877.	1881.	
Granville .....	.....	GRANVILLE, TOWN OF. B'd E. by Lansing Days Est., S. by Highway & W. by A. W. Tupper ..	.....	.....	1	
Easton .....	.....	EASTON, TOWN OF B'd N. by J. Wetsell, E. by Thomas Berry & S. by Wm. Weed or lands of Jacob Hill .....	.....	23		
do.....	.....	Cheever, Samuel, b'd N. by J. Wetzell, E. by T. Barry & S & W. by Jacob Hill .....	.....		23	
Hebron .....	.....	HEBRON, TOWN OF. B'd N. by L. W. Sherman. E. by Collins Boyington. S. by Benj. D. Shermau & W. by James Elate....	.....	15		
Dresden	50	SOUTH BAY TRACT. .....	.....		120	
do	58	Reverted in 1825.....	.....			57
do	90	.....	.....	160		
do	90	E 1/4 .....	.....		80	
do	90	W 1/4 .....	.....		80	
do	91	N E cor.....	.....	12	12	
Fort Ann	122	Reverted Oct. 24, 1867.... Total in South Bay Tract, belonging to the State. 509 acres.	.....			160
Fort Ann	36	WESTFIELD TRACT. Reverted resale Jan. 9, 1861 .....	.....			160

INDEX.

A.

PAGE.

Abatement of taxes for tree planting.....	118
Accounts of Commission, requirements.....	8
Act, Forest Commission.....	5-11
Adirondack watershed.....	13
Agricultural operations in the Preserve.....	35
Appointment, power of.....	6
Appropriation, amount of.....	11
Appendix A — Legislation, laws.....	117
B — Forestry publications.....	143
C — List of State lands.....	180
Arbor day.....	112
Astor Library, list of forestry publications.....	144
Attorneys, power to employ.....	7

B.

Basselin, Theo. B., appointed Commissioner.....	5
Bibliography of forestry.....	143
Boston Public Library, books on forests and trees.....	148
Brooklyn Library, books on forests and trees.....	157

C.

Canals, water supply dependent on forests.....	100
Catskill watershed.....	13
Preserve.....	96
Circulars, form sent to supervisors.....	71
form sent to railroad companies.....	70
Charcoal burning.....	30
Chicago Public Library, list of forestry publications.....	160
Clinton county, special agents' report.....	71
acres owned by State.....	180
list of State lands.....	182
Cox, Townsend, appointed Commissioner.....	5
Counties embraced in Forest Preserve.....	6
Commissioners, term of office.....	6
powers of.....	6
when to make report.....	6
serve without compensation.....	6
may bring suits.....	7
may appoint attorneys.....	8
shall prepare tracts.....	9
shall impart instruction.....	9
Colonial forest laws.....	117
Conclusive evidence of title after two years.....	142
Commissioners of State park, act to appoint.....	121
Congressional Library, list of books on forestry.....	158

D.

	PAGE.
Date of Forest Commission Act.....	5
Destruction of forests, causes of.....	16
Decay of the spruce trees.....	49
Dutcher, Silas B., quoted	100

E.

Essex county, special agents' reports.....	90
acres owned by State.....	180
list of lands.....	188
European forestry, methods employed.....	65

F.

First meeting of Commission.....	5
Fire wardens, how appointed.....	9
their duties.....	9
pay of.....	10
Fires started by tourists.....	110
Forest Commission Act.	5-11
powers and duties.....	6
organized.....	5
may employ attorneys.....	8
required to post rules.....	11
Forest Preserve, its location.....	13
counties embracing it.....	6
Forest fires, causes of same.....	16
statistics of damages.....	21
Forest guides.....	105
Floods and freshets.....	98
Foreign methods of forestry.....	65
Foresters, power of arrest.....	7
Forestry Bureau, Washington, list of books.....	161
Franklin county, special agents' reports.....	81
acres owned by State.....	180
list of State lands.....	214
Fulton county, special agents' reports.....	78
acres owned by State.....	180
list of State lands.....	234

G.

Glens Falls, lumber business.....	41
number of logs received.....	62
Greene county, acres owned by State.....	180
list of State lands.....	239
Guides, co-operation of.....	105

H.

Hamilton county, special agents' reports.....	75
acres owned by State.....	180
list of State lands.....	240
Herkimer county, special agents' reports.....	79
acres owned by State.....	180
list of State lands.....	280
Hough, Dr. Franklin B., quoted.....	23, 59

I.

PAGE.

Income paid in to State treasury..	6
Instruction in forestry, duty of Commission.....	9
Information, tracts and circulars to be issued.....	9
Iron manufacturing in Adirondacks	31
Islands in Lake George..	122
owned by State...	122

K.

Knevals, Sherman W., appointed Commissioner.....	5
--	---

L.

Landslides and windfalls	24
Lake George islands.....	122
Laws relating to forest fires.....	117
assistance at forest fires.....	120
negligent cause of fires.....	120
planting shade trees.....	118
injuring trees.....	121
waters of Lake George.....	141
Lake George islands.....	122
organizing Forest Commissions.....	5, 125
tax sales...	126
tax sales in Lewis county.....	124
redemption of lands..	130
taxation of State lands.....	140
conclusive evidence of title.....	141
partition of interest in land.....	8, 123
Lewis county, special agents' reports.....	77
acres owned by State.....	180
list of State lands.....	286
special tax law	124
Lease of State land prohibited by act.....	6
Libraries, list of contributors to appendix.....	144
Lintner, Prof. J. A., quoted.....	48
Locomotives, requirements of act regarding.....	10
Log-driving on Adirondack streams.....	25
Logs received at Glens Falls boom.....	62
Loring, Dr. Geo. B., quoted.....	65
Lumber operations in the Adirondacks.....	25, 28
amount manufactured.....	28
cutting small timber.....	120

M.

Manufacture of lumber.....	28
wood pulp.....	29
charcoal.....	30
iron.....	31
Magazine articles on forests and trees.....	176
Mercantile Library, list of books.....	163
Moody, Mark, quoted.....	48

N.

Nature of soil in Adirondacks.....	102
------------------------------------	-----

O.

PAGE.

Oneida county, special agents' reports.....	80
---	----

P.

Pay of fire wardens.....	9
Packard, Dr. A. S., quoted.....	53
Partition of interest in land.....	6
Peck, Prof. C. H., quoted.....	51
Peeling trees to cover camps forbidden.....	69
Penalty for starting forest fires... ..	11
neglect of law, railroads... ..	10
malicious injury of trees.....	69
careless use of fire in woods.....	68
refusal to assist in extinguishing fires.....	78
cutting State timber.	70
Philadelphia Library, list of forestry publications.....	160
Planting trees, law relating to.....	117
Power of appointment by Commissioners.....	8
of arrest by foresters.....	6
to employ attorneys.....	7

R.

Railroads, precautions required by act.	10
penalties in cases of neglect.....	10
circulars mailed to.....	70
in or near the Forest Preserve.....	15
operated, list of mileage.	32
construction of, in Adirondacks.....	32
Receipts and expenses of Commission.....	8
Redemption of lands sold for taxes.....	130
Roads and bridges in the Preserve.....	104
Rules for prevention of forest fires.....	68
Commission empowered to make.....	10

S.

Sargent, Prof. Chas. S., quoted.....	21, 27, 34, 39
Sale of State lands prohibited.....	6, 35
Saw-mills in Forest Preserve counties, number of.....	28
Saratoga county, special agents' reports.....	74
acres owned by State.....	180
list of lands... ..	290
Schuykill river, failure of water.....	99
Spruce trees, decay of, in the Adirondacks.....	49, 68, 73
Special agents, reports of.....	71
employment of.. ..	11
Spaces between highway shade trees, law.....	118
Stealing timber from State lands.	25
State Library, State of New York, list of books.....	173
St. Lawrence county, special agents' reports.....	82
acres owned by State.....	180
list of State lands.....	295
Sullivan county, acres owned by State.....	180
list of State lands.....	302
Supervisors, fire wardens, <i>ex officio</i>	8
circulars mailed to... ..	71
required to report fires.....	9
trespass	9

T.

PAGE.

Tanneries in Forest Preserve counties..... 28

Tannery statistics..... 29

Taxation of State lands..... 102

Taxes abated for tree planting..... 118

Term of office, forest commissioners..... 6

Timber cutting on State lands..... 25

Tree planting..... 6

 law relating to..... 118

Treasurers of counties, duties under tax law..... 127

Trial for trespass, change of place of. 107

U.

Ulster county, special agents' reports..... 96

 acres owned by State..... 180

 list of lands..... 304

W.

Water supply, effect of forests on..... 98

Warden, Mr. J., decay of spruce trees 49

Warren county, special agents' reports..... 86

 acres owned by State..... 180

 list of State lands..... 320

Washington county, acres owned by State..... 180

 list of of State lands..... 329

Windfalls and landslides..... 24

Wisconsin Historical Society Library, list of books..... 174

Wood pulp, manufacture of..... 29

STATE OF NEW YORK.

No. 70.

IN ASSEMBLY,

FEBRUARY 18, 1886.

REPORT

OF THE HARLEM RIVER BRIDGE COMMISSION.

NEW YORK, *February*, 16, 1886.

To the Honorable the Assembly of the State of New York:

GENTLEMEN — We have before us a copy of the resolutions passed by your honorable body on the 8th inst., and in compliance with same we report as follows:

First. In reply to your inquiry for a copy of the contract entered into by us for the construction of a bridge across the Harlem river, under and pursuant to the provisions of chapter 487 of the Laws of 1885, we would say that it is impossible for us to comply with this request, in view of the fact that no contract whatever has as yet been entered into by us.

Second. It is apparent that your request for an explanation of the terms of such agreement — for a statement of our reasons why such contract was not let at public auction to the lowest bidder — as to whether we had departed from the usual safeguards in awarding such contracts — and the reasons for so doing, etc., etc., cannot be answered, for the same reason, viz., that we have not yet entered into any contract for the execution of the work, and have not yet determined as to whom we will contract with for the same.

It is true that a proposal was made to us by the Union Bridge Company, which was erroneously reported to have been entered into by us in the form in which said proposal was made, but which proposal, as will appear from our minutes, copies of which are hereto annexed, was never finally accepted by us, and was ultimately withdrawn by the Union Bridge Company, for the reason set out in their letter to us of fourth February inst., a copy of which appears in the minutes hereto annexed.

The proposed contract never having been concluded, it is needless for us to state any thing more concerning the same than already appears in the minutes of our meetings.

Third. The several plans submitted were, first, of all masonry ; second, of composite, say, stone approaches and piers, with iron or steel spans ; third, of all iron or steel. —

After careful study and consideration of all the facts, we came to the conclusion that an entire natural stone structure would cost a much higher figure than we felt justified to expend, and would require a period of time beyond the limit prescribed by the provisions of the act for its completion. We, therefore, decided that the construction of such a structure was impracticable.

We came to the conclusion, after full consideration of all the elements of cost, durability and time, that although a composite bridge of stone and steel or iron might appear more economical than an all-masonry structure, it would not be so durable or appropriate to the surroundings, and would involve a much heavier expenditure for maintenance, which would ultimately make it more expensive than a bridge the first cost of which might be somewhat greater.

Taking all things into consideration, we determined to adopt the plan for a stone and “Beton Coignet” structure, as submitted by the Union Bridge Company, of which the whole exterior was intended to be of granite or natural stone, and the interior arches and filling to be of “Beton Coignet,” an artificial stone well known to engineers and architects. The estimated cost of this structure under the proposed system being much less than if built solid of natural stone.

The Union Bridge Company submitted their proposal in the form of a contract, signed by them (but not by us), which was submitted to the corporation counsel ; it not being satisfactory to him in the form presented, he was subsequently consulted by us as to those features of the proposal which should be modified or changed, in order to conform the same to the provisions of contracts usually entered into by the city, for the performance of similar public works — the question also came up as to the legality of the use of “Beton Coignet,” under the strict construction of the wording of the “act,” as to whether the word “stone” held to mean natural stone, and exclude artificial stone or concrete. This matter being brought to the attention of the Union Bridge Company by us, they, after consulting counsel, advised us that as the legality of the use of “Beton Coignet” was involved in doubt, they did not feel justified in attempting the construction of a bridge according to the design and plans submitted by them, inasmuch as the solution of the doubt would involve the loss of both time and money, even though the courts should ultimately hold that the use of artificial stone was permissible under the law.

Thereupon the said Union Bridge Company withdrew their proposal, which withdrawal was acquiesced in by this Board by resolution, as will appear in the copies of the minutes herewith submitted.

We have made every effort in our power to determine upon such plan as would give the city of New York, from all points of view, the most perfect, most durable and most economical structure.

It has now become apparent to us that we must dismiss the idea of an all-masonry structure of any kind, and must confine ourselves to the erection of a composite bridge, of stone and steel or iron. We have before us at the present time a number of plans and estimates for a stone and steel or iron bridge, two of which *were submitted in competition for the prizes* offered by us, viz. :

C. C. Schneider, for the *estimated* cost of \$2,024,000, and Wm. Hildebrand, for the *estimated* cost of \$2,250,000. Other plans of great merit were submitted, *but not in competition for prizes*, consequently were not considered by the Commissioners in that connection.

Many plans have been rejected absolutely, not being deemed satisfactory, either for the reason that the design of the structures were not such as we were willing to assume the responsibility for carrying out, or because the proposed cost was in our opinion too great.

We have not as yet taken any final step in the matter toward entering into any contract for the execution of the work, and shall not do so until we are satisfied that we have secured the best obtainable, and all things considered, the most economical plan.

As will appear from the minutes of the Board, we have throughout been in consultation with Mr. Wm. J. McAlpin, who was duly appointed and constituted engineer, to advise the Commission in all technical matters.

Fourth. In reply to your inquiry as to why we took the course we did in drawing up and preparing the supposed contract, it is apparent that it is impossible for us to answer, in view of the fact that no contract has been entered into by us. As a matter of fact, we took no legal advice from any one prior to receipt of the proposed contract from the Union Bridge Company, and which we submitted to the corporation counsel. Subsequently, with the approval of the corporation counsel, we retained the firm of Scudder & Carter as our legal advisers, and consulted with the late Mr. Henry J. Scudder on several occasions prior to his death on the 10th inst.

Fifth. We send you at this time a copy of all the minutes of this Board relative to the meetings held on and subsequent to the 24th day of December, 1885, at which time the representatives of the Union Bridge Company appeared before us for the purpose of advocating their plans for an all-masonry structure. We beg to state that the preparation of copies of all minutes from the time of our organization will involve the necessity of an extension of time on our part, in case you desire such copies.

Sixth. In reply to your request for correspondence between the Union Bridge Company or other builders, we would say that copies of such with the bridge company appear in the minutes. The proposal of the Union Bridge Company having been withdrawn by them, it is no longer our property, but with their consent we inclose copy herewith.

In view of the fact that we have entered into no contract for the performance of this work, we infer that copies of all correspondence

with other contractors or bridge builders in relation to the construction of the said bridge will not be required by you. Tentative correspondence prior to the determination upon the plan, and prior to entering into any contract, is not what we believe you desired to secure by the passage of your resolution. We, therefore, refrain from submitting the same, as the preparation of copies will involve more time than is now at our disposal, within the terms of your resolution.

To resume: We have eliminated all entire masonry structures, whether of natural stone throughout or in part of Beton Coignet or artificial stone, and have determined upon the erection of a composite stone and iron or steel structure.

The time before us however, in which to properly execute such work is short. We shall proceed at once, and, after deciding upon the best plan, shall forthwith begin the construction of the bridge by entering into contract or contracts for that purpose, and after having taken all necessary and proper preliminary steps.

Very respectfully yours.

JACOB LORILLARD,
DAVID JAMES KING,
VERNON H. BROWN,

Commissioners.

PROPOSED CONTRACT.

This agreement, made the 21st day of January, in the year 1886, by and between Charles Kellogg of Athens, in the State of Pennsylvania, Charles S. Maurice, of Athens, in the State of Pennsylvania, Thomas C. Clarke, of the city, county and State of New York, Charles Macdonald, of the city, county and State of New York, George S. Field, of Buffalo, in the State of New York, and Edmund Hayes, of Buffalo in the State of New York, as co-partners doing business in the city of New York and elsewhere, under the name or style of the Union Bridge Company, parties of the first part, and Jacob Lorillard, David James King and Vernon H. Brown, Commissioners appointed and acting under an act of the Legislature of the State of New York, entitled "An act to provide for the construction of a bridge over the Harlem river in the city of New York," approved June 28, 1885, chapter 487, Laws of 1885, parties of the second part, WITNESSETH :

First. That, in consideration of the prices and payments hereinafter provided to be made and paid, the parties of the first part hereby covenant and agree to construct and finish in a substantial and workmanlike manner, including the furnishing of materials and all other things requisite and necessary, and to the satisfaction and acceptance of the engineer of the parties of the second part, and in conformity with the plans and specifications hereto annexed, and which are hereby made part of this agreement, the bridge known or to be known and designated as the Harlem River bridge, together with the whole of the foundation piers and superstructure thereof, the said bridge being the same which was authorized to be constructed by an act of the Legislature of the State of New York, approved June 28, 1885, and entitled "An act to provide for the construction of a bridge over the Harlem river in the city of New York" (Chap. 487, Laws of 1885) and the proceedings had and taken thereunder, and to fully complete and deliver said bridge on or before the 1st day of June, 1888, unless the date hereby fixed for such completion shall be postponed or extended as hereinafter provided.

Second. The parties of the second part hereby covenant and agree to pay to the parties of the first part for the construction of said bridge, in the manner aforesaid, the actual cost to the parties of the first part of said bridge, that is to say, of all labor and material employed and used in the construction of said bridge, together with any expenses incidental thereto, including rent of grounds, houses,

landing piers, derricks, etc., etc., and also an additional amount equal to ten per centum on the total amount of such actual cost, etc. (which shall cover all drawings, superintendence and profits of the parties of the first part) at the times and in the manner hereinafter set forth; provided, however, that such actual cost, together with said ten per centum added thereto, shall not exceed the sum of \$2,680,000, but if such actual cost, together with said ten per centum added thereto, shall exceed said sum of \$2,680,000, then said parties of the second part shall pay to the parties of the first part, for the construction of said bridge in the manner aforesaid, the sum of \$2,680,000, and no more, which amount the parties of the second part hereby covenant and agree to pay at the times and in the manner hereinafter set forth. If the amount of such actual cost shall not equal the sum of \$2,430,000, so that the ten per centum to be added thereto will be less than the sum of \$243,000, then the parties of the second part hereby covenant and agree that they will pay to the parties of the first part, in addition to such actual cost and ten per centum added thereto, a further sum of money which shall be equal to the difference between the amount of ten per centum on such actual cost and the sum of \$243,000.

Third. The price or compensation to be received by the parties of the first part shall be paid in the following manner:

On or about the first of each month during the progress of the work, the parties of the first part shall prepare and render, duly certified by them, to the parties of the second part, a statement of the total actual cost of all work done, labor performed and materials furnished at or upon the bridge, or prepared therefor, together with rents paid, etc., and together with any payments made to sub-contractors, during the preceding month, and the amount shown by said statement, together with an amount equal to five per centum of such amount added thereto, shall be paid to the parties of the first part within five days after said statement is rendered, by duly authorized draft or voucher upon the comptroller of the city of New York, pursuant to the provisions of said act, which draft or voucher shall not be regarded as a payment under this agreement until paid by said comptroller, but shall be in compliance with this agreement so far as the parties of the second part are concerned.

Fourth. It is understood and agreed that the prompt payment of the amounts, or any of them, that may fall due as provided in paragraph "third" of this agreement is an essential part of the contract, and that whenever delay is made in any of such payments, beyond the time fixed and limited by this agreement, or by the comptroller, for more than fourteen days after the reception by him of such draft or voucher, then that the time within which said bridge is to be completed, as hereinbefore provided, shall thereupon be extended, for a period equal to the time of such delay, without liability or penalty of or to the parties of the first part, and this provision shall apply to each payment that may become due as aforesaid.

Fifth. It is understood that the work embraced in this agreement shall be executed under the immediate charge of and at the risk of

the parties of the first part, who shall be responsible for any damages that may be done through the performance of this work to the bridge or other property of the parties of the second part, or to that of outside parties.

Sixth. The parties of the first part hereby covenant to and with the parties of the second part that they have the full right and authority to use any and all patented improvements and appliances, which may be used in the construction of said bridge, and expressly agree to indemnify and save harmless the parties of the second part from any and all liabilities, damages, costs, charges and expenses which they may incur or suffer by reason of the use in the said bridge of any such patented articles, improvements or appliances, including all expenses or charges incurred by the parties of the second part in defending suits relating to the same.

Seventh. It is further understood and agreed that the parties of the first part shall have the right to sub-let the whole or any part of the work to be performed under this contract, but such sub-letting shall not release the parties of the first part from any obligations imposed by the law or the terms of this contract, and the amounts paid to sub-contractors shall be considered as the actual cost to the parties of the first part of the work covered by such sub-contracts.

Eighth. It is further understood and agreed that if the parties of the first part, or any sub-contractor, shall be delayed in the completion of said bridge, or any part thereof, by causes beyond their control, such as general strikes in the stone-cutting or building trades, prevalence of epidemics of cholera or other diseases, war, either foreign or domestic, or riots, then that the time within which said bridge is to be completed as hereinbefore provided shall be extended for a period equal to the time of such delay without liability or penalty of or to the parties of the first part.

Ninth. The parties of the second part further covenant and agree that whenever all the work required under this agreement shall be fully completed as therein provided, then that they will, within ninety days thereafter, pay to the parties of the first part any balance or sums of money that may be due to the parties of the first part under this agreement.

Tenth. It is further understood and agreed that if the parties of the first part, or any sub-contractor, shall be delayed in the prosecution of the work on said bridge from or by reason of any delays in payment, legislation, suit, injunction or legal proceedings of any kind or nature, then that the time within which said bridge is to be completed, as hereinbefore provided, shall be extended for a period equal to the time of such delay, without liability or penalty of or to the parties of the first part; and if such delay shall continue for the period of more than six months, then the parties of the first part shall have the right to abandon the work provided by this contract to be done, and to decline to proceed further with the construction of said bridge; and in the event of such abandonment, the parties of the second part hereby covenant and agree that they will, within thirty days thereafter, pay to the parties of the first part the total actual cost to the parties of the first part, of all work done, labor performed, and materials prepared and delivered, or in the course of

preparation, together with an amount equal to ten per centum of such total actual cost added thereto, and together with any other moneys that may be due to the parties of the first part, less the amount of any payments that may have been theretofore made to the parties of the first part by the parties of the second part under this agreement, and together also with a further sum of money added thereto, which shall be equal to two and one-half per centum on the estimated cost of the portion of said bridge remaining unfinished.

Eleventh. It is further understood and agreed that changes in construction can be hereafter made at the option of the parties of the second part, provided any such change shall not, in the opinion of the parties of the first part, either increase the cost of the bridge or delay the progress of the work.

Twelfth. The parties of the first part hereby covenant and agree that if they shall fail to complete said bridge within the time fixed, limited, extended and allowed by this contract, then that for every day that such completion shall be delayed beyond such time, the parties of the first part will pay to the parties of the second part the sum of \$1,000, which shall be regarded as liquidated damages for such delay and any amounts that may become due to the parties of the second part under this provision may be deducted by them from any balance that may be due to the parties of the first part upon completion of said bridge.

Thirteenth. The parties of the second part hereby covenant and agree to furnish to the parties of the first part the free and uninterrupted use of the land already acquired by the city of New York for the purpose of construction of the bridge, also the free and uninterrupted use of the land lying under the Harlem river upon which to erect the foundations of said bridge, and also such land on each side of the bridge as may be necessary for the purpose of depositing material, as shown on the plan hereto attached, any rent paid by the parties of the second part to be regarded as a portion of the actual cost of the bridge and to be deducted from the final payment to be made to the parties of the first part, unless previously otherwise adjusted.

Fourteenth. And it is further understood and agreed that all work provided to be done under this agreement shall be first class and shall be made complete and satisfactory before acceptance, and all materials shall be fully inspected and tested by the engineer of the parties of the second part, or his deputies, before going into said bridge, but such inspection and tests shall not release the parties of the first part from liability to make good any defects in such materials then or afterward discovered; and it is expressly understood and agreed that such inspection and tests shall be made at such times and in such manner as not to delay the progress of the work.

Fifteenth. And it is further understood and agreed that, except as in this contract otherwise provided, no omission in this contract or in the specifications for said bridge, nor any failure or omission on the part of the parties of the second part, or any of its officers or agents, nor any failure to inspect or examine, nor any exercise of the power or the right to inspect, examine or test, nor any acceptance

of any work or material, express or implied, nor any allowance of the same in the said bridge shall be held to absolve said parties of the first part from the responsibility and liability of completing and delivering said bridge as a whole, and of every part thereof, to the full satisfaction of the requirements of this agreement.

Sixteenth. And it is further understood and agreed that the parties of the first part shall promptly pay the men, laborers and sub-contractors employed on said bridge, and also for the materials used therein; and in case they neglect or refuse so to do, the parties of the second part may pay such men or sub-contractors, and also pay for such materials and deduct the amount so paid from any moneys due said parties of the first part, or to grow due to them under this agreement, and the receipts taken therefor shall be full discharges and acquittances in settlement with said parties of the first part.

Seventeenth. It is further understood and agreed that if any defect impairing the stability of the structure shall be discovered within one year after the completion of said bridge, then that the parties of the first part shall make good such defect, and the parties of the second part hereby covenant and agree that they will in such event pay to the parties of the first part the actual cost of the labor and materials required to make good such defect, or so much thereof as may equal the difference between the total amount of money theretofore paid to the parties of the first part under this agreement and the sum of \$2,680,000, and for the remaining cost of making good such defect, if any, over and above such difference, the parties of the first part shall receive no compensation.

Eighteenth. And it is further understood and agreed that the engineer of the parties of the second part shall at all times have easy and ample access to said bridge and all parts of the work, and shall have such assistance as he may require from the parties of the first part in testing, examining, inspecting and supervising the work provided to be done by this agreement, and said engineer shall have the right to place such inspectors on said bridge as he may see fit, who shall be afforded by the parties of the first part every facility for performing their duties.

Nineteenth. The parties of the first part further covenant and agree that at all times during the progress of the work, they will keep proper lights on the work at night and use every precaution against accidents or injury to any person or persons or property on the line of the work, and that they will indemnify and hold harmless the parties of the second part from all claims, suits and actions of every kind, brought against said parties of the second part for or on account of any injuries or damages received by any parties or property by or from said parties of the first part or their agents or sub-contractors or employees, or any of them, in the construction of said bridge, or in consequence of any act, omission, negligence or want of skill on the part of them, or either of them, and the necessary expenses of resisting any such claims, suits and actions; and so much of the money due to the parties of the first part under this agreement

as may be considered necessary by the parties of the second part may be retained by them until all such suits, actions or claims for damages shall have been settled and proper evidence of such settlement furnished to the parties of the second part, or satisfactory security and indemnity given therefor.

Twentieth. It is further understood and agreed that if the work to be done under this agreement shall be abandoned by the parties of the first part, except as is hereinbefore provided may be done upon the happening of certain contingencies, or if this contract shall be assigned, except as permission is heretofore given for sub-letting, or if at any time the engineer of the parties of the second part shall be of the opinion and shall so certify in writing to the parties of the second part, that the said work, or any part thereof, is unnecessarily or unreasonably delayed by the parties of the first part, or that they are willfully violating any of the provisions of this agreement, or of the specifications for said work, or fulfilling said contract in bad faith, then the parties of the second part, after giving fifteen days' notice in writing to the parties of the first part, without the evil complained of being corrected to the entire satisfaction of the parties of the second part, may notify the parties of the first part to discontinue said work, or such part thereof as may be designated, and said parties of the second part shall thereupon have power to make a contract or contracts with any person or persons for the completion of said work or may place such and so many persons and obtain by purchase or hire such animals, carts, wagons, implements or tools as said engineer may determine to be necessary on said work to complete the same, and to use such material as may be found at the work, and may procure other material for the completion of said work and charge to the parties of the first part the cost and expenses of such labor, materials, animals, carts, wagons implements and tools, and such cost and expense shall be deducted from any moneys due or to grow due to the parties of the first part under this agreement.

Twenty-first. It is mutually covenanted and agreed that this agreement shall be binding upon the legal representatives of the parties of the first part and each of them, and upon the successors and survivors and other representatives of the parties of the second part.

In witness whereof the parties hereto have hereunto set their hands and seals the day and year first above written.

Sealed and delivered in the presence of

MINUTES.

At a meeting, held on Thursday, 24th of December, at the office of the Commissioners, No. 75 Cotton Exchange building, New York city, Commissioners Jacob Lorillard, Vernon H. Brown and David James King present :

The minutes of the meeting held December 21 were read, and on motion approved.

Messrs. Dickinson, Cooper and Kendall, the experts called in by the Commissioners, submitted their report as to the relative merits of the designs presented by Messrs. Adams, Schneider, Hildenbrand and Shaw, which said report, on motion of Mr. King, was received, read and ordered entered in full on the minutes.

NEW YORK, *December 23, 1885.*

To the Harlem River Bridge Commissioners :

GENTLEMEN — In accordance with your resolution of the 21st inst., requesting us to examine the plans submitted by Messrs. Adams, Schneider, Hildenbrand and Shaw, for the proposed new Harlem River Bridge Commission, we would respectfully submit, that we find their relative merits to be as follows :

No. 1, Col. J. W. Adams ; No. 2, C. C. Schneider ; No. 3, Wm Hildenbrand.

(Signed) Very respectfully,
P. P. DICKINSON,
Civil Engineer, Mem. Am. Soc. C. E.,
THEODORE COOPER,
Civil Engineer, Mem. Am. Soc. C. E.,
EDWARD H. KENDALL, *Architect,*
Committee.

After a lengthy discussion as to whether Col. Adams' design was properly in competition, the circular prepared by the engineer of the Commission having distinctly stated that the superstructure would be of steel and iron, the final awarding of the premiums was, on motion of Mr. King, laid over.

Messrs. Clarke and McDonald, representing the Union Bridge Company, appeared and presented an estimate of cost of the proposed bridge according to the design presented by them December 10.

On motion, the same was received and laid over for future consideration.

The same gentlemen also presented a design for a bridge to be executed entirely in stone, and to cost, as nearly as they had been able to determine, something less than \$3,000,000. They stated they would be able to present detailed estimates on December 31. They then withdrew. The question of receiving said design was, on motion, postponed until said date.

Mr. Kendall appeared before the Commissioners and explained his proposed treatment of Mr. Schneider's design from an architectural point of view, and also presented two studies he had made for a stone bridge. By request of the Commissioners the same were left for examination. Mr. Kendall then retired.

Mr. Brown laid before the Commission a letter addressed to him by William L. Turner, secretary of his honor the mayor, by direction of the mayor, suggesting the desirability of a reduction in the amount named in the requisition heretofore drawn by the Commission on the board of estimate, and to be included in the tax levy for the year 1886.

On motion, the said communication was received and the secretary was directed to suitably acknowledge the receipt of the same, and to state that the Board would look into the matter and advise the mayor after the meeting to be held on Monday, December 28th inst.

The secretary presented a communication from G. E. Lidenthal, C. E., suggesting method of securing suitable designs for the proposed bridge, and was directed to acknowledge receipt; also a communication from Mr. W. Hildenbrand, one of the parties submitting designs, addressed to Mr. Lorillard, calling attention to supposed change of design by Mr. Schneider, and complaining thereof.

The secretary was directed to inform Mr. Hildenbrand that the design as originally presented by Mr. Schneider would be considered in awarding the premium, and that the modifications thereof were in the nature of studies by the Commissioners, to enable them to arrive at a final type of bridge, none of the designs submitted being in all respects what the Commissioners desired to finally adopt.

On motion, the Board adjourned.

Approved December 28, 1885.

MALCOLM W. NIVEN,
Secretary.

At a meeting, held on Monday, December 28, 1885, at the office of the Commissioners, No. 75 Cotton Exchange building, New York city, Commissioners Jacob Lorillard, Vernon H. Brown and David James King present :

The minutes of the meeting held December 24 were read, and on motion approved.

The secretary laid before the Commission a communication from Mr. P. P. Dickinson, stating that the actual expenditure for the construction of the proposed bridge, during the season of 1886, would probably not exceed \$750,000.

Also a communication from the Union Bridge Company stating that the sum of \$750,000 would be sufficient provision for the necessary expenditure during the year 1886.

On motion of Mr. Brown, the same were received and laid over until to-morrow.

On motion of Mr. King, the awarding of premiums for designs submitted was postponed to December 31.

After discussing what action should be had on the communication of the mayor, suggesting that the amount required by the Commission should be reduced, the matter was laid over until December 29.

On motion, the Board adjourned to meet December 29, at one P. M.

Approved December 31, 1885.

MALCOLM W. NIVEN,
Secretary.

At a meeting, held on Tuesday, December 29, at the office of the Commissioners, No. 75 Cotton Exchange building, New York city, pursuant to adjournment, Commissioners Jacob Lorillard, Vernon H. Brown and David James King present :

The reading of the minutes of the meeting of December 28 was, on motion of Mr. Brown, laid over to the regular meeting to be held December 31.

Mr. Brown offered the following preamble and resolution :

WHEREAS, This Board on the 24th day of September, 1885, made requisition on the board of estimate and apportionment of the city of New York for the sum of \$1,000,000, for the expenses connected with the building of the proposed Harlem river bridge, for the year 1886; and

WHEREAS, It has been represented to this Board by his honor the mayor, in a communication dated December 22, 1885, that the said board of estimate and apportionment have great difficulty in keeping the amount to be raised by taxation within the constitutional limit of two per cent of the ratables in said city, by reason of a decision of the courts that no bonds can be issued, and all sums to be expended must be included in the tax levy ; and

WHEREAS, The Commission desire to be in accord with the views expressed in the above-mentioned communication, and have by expert advice satisfied themselves that the limit of expenditures for the season of 1886 can be confined to a sum not less than \$750,000 ; therefore be it

Resolved, That the said requisition of September 24, 1885, be amended by inserting therein the sum of \$750,000, in lieu of \$1,000,000 therein mentioned.

On motion of Mr. King, the same was unanimously adopted and the secretary was directed to forward a copy of said resolution to the board of estimate and apportionment.

On motion, the Board adjourned.

Approved December 31, 1885.

MALCOLM W. NIVEN,
Secretary.

At a meeting, held on Thursday, December 31, at the office of

the Commissioners, No. 75 Cotton Exchange building, New York city, Commissioners Jacob Lorillard, Vernon H. Brown and David James King present :

The minutes of the regular meeting held December 28, and of the adjourned meeting held December 29, were read and on motion approved.

The secretary presented the pay-roll for the month ending December 31.

On motion of Mr. Brown, the consideration of the pay-roll, and of the award of premiums for designs was laid over until the next meeting.

At the request of Messrs. Clarke and McDonald, who appeared before the Commission, a hearing was afforded them upon the question of the merits and cost of stone and composite bridges.

After Messrs. Clarke and McDonald had retired, a full discussion of the question was had by the Commissioners.

On motion, action in the matter was laid over.

Mr. King moved that the engineer be directed to have plainly marked stakes placed at the intersections of the north and south lines of the bridge right of way with the lines of the various avenues and railways crossed by the bridge, and also where the end of the bridge will strike the natural grade. Adopted.

On motion, the Board adjourned.

Approved January 7, 1886.

MALCOLM W. NIVEN,
Secretary.

At a meeting, held on Monday, January 4, 1886, at the office of the Commissioners, No. 75 Cotton Exchange building, New York city, Commissioners Jacob Lorillard, Vernon H. Brown and David James King present :

The reading of the minutes of December 31 was, on motion, laid over until the next meeting.

The pay-roll for month ending December 31 amounting to \$965, was, on motion of Mr. King, taken up and passed.

The awarding of premiums was laid over.

Mr. Kendall appeared and explained certain sketches for proposed bridge, stating that they were merely studies made by him for his own information and not by order of the Commission.

After inspection by the Commission, the same were returned to Mr. Kendall, as his property.

The Union Bridge Company presented a communication stating that the bridge could be completed by June 1, 1888.

On motion, it was determined to visit the site of the proposed bridge on Wednesday, January 6, 1886, in company with Mr. McAlpine.

On motion, the Board adjourned.

Approved January 18, 1886.

MALCOLM W. NIVEN,
Secretary.

At a meeting, held on Thursday, January 7, 1886, at the office of the Commissioners, No. 75 Cotton Exchange building, New York city, Commissioners Jacob Lorillard, Vernon H. Brown and David James King present:

The minutes of meetings of December 31 and January 4 were read and approved.

The secretary presented a communication from the board of estimate and apportionment informing the Commissioners of the final estimate for the year 1886.

On motion of Mr. Brown, the same was received, read, and ordered entered in full on the minutes.

BOARD OF ESTIMATE AND APPORTIONMENT.

NEW YORK, 188 .

(Printed matter.)

For construction of a bridge over the Harlem river (about fifteen hundred feet north of High bridge), chapter 487, Laws of 1885; amount pursuant to requisition of Commissioners, dated September 24, 1885, and as amended by requisition, dated December 29, 1885, \$750,000.

A true copy of final estimate for the construction of a bridge over the Harlem river for the year 1886; adopted by the board of estimate and apportionment at a meeting held December 31, 1885.

CHARLES V. ADEE,
Clerk.

The following claims were presented, read, and on motion of Mr. Brown, were referred to Mr. King, the treasurer of the Board, with the request that he examine them and report thereon at the next meeting :

Voucher No. 4, John C. Rankin, Jr.....	\$38 00
Voucher No. 5, E. R. Powers.....	506 00
Voucher No. 6, Keuffel & Esser.....	180 96
Voucher No. 7, Searing & Hyde.....	290 35
Voucher No. 8, T. G. Sellew.....	345 75
Voucher No. 9, American Writing Machine Co.	85 00
Voucher No. 10, Frank, Kiernan & Co.....	267 65
Voucher No. 11, W. & J. Sloane.....	192 98
Voucher No. 12, Marvin Safe Co.....	80 00
Voucher No. 13, De Graaf & Taylor.....	182 25

Messrs. Clarke and McDonald, representing the Union Bridge Company, appeared and requested a hearing, on the relative merits of three and four-span stone arched bridges for the locality where this Commission is required to erect a bridge.

On motion, they were heard, Mr. Mc Alpine being present to advise the Commission.

They also submitted a communication giving briefly their views in writing and a proposition for the construction of the proposed bridge, modified to meet the increased cost of foundations as shown by the diamond drill borings made by the aqueduct commissioners, the outside cost not to exceed the sum of \$2,680,000.

On motion, said communications were received.

Mr. McAlpine stated that it was perfectly feasible to construct the proposed bridge according to the design submitted by Messrs. Clarke and McDonald and that the proposal was exceedingly reasonable.

A long discussion was had upon said proposal, certain features thereof not meeting the views of the Commissioners.

Messrs. Clarke and McDonald then withdrew for consultation, and the Commissioners discussed the proposal and design with their engineer.

After full discussion Mr. King offered the following resolution, which was seconded by Mr. Brown and unanimously adopted.

Resolved, That the proposal of the Union Bridge Company, dated January 7, 1886, for the construction of a stone arched bridge over the Harlem river, according to the design and estimate submitted, said bridge to be completed by the 1st day of June, 1888, be accepted on the following conditions, to be in writing :

First. That to the certified vouchers only five per cent be added, in lieu of ten, the remaining five per cent to be retained until the completion of the work, as additional security.

Second. That the sum of \$1,000 be forfeited and paid as liquidated damages for each and every day's delay in the completion of said bridge, beyond the 1st day of June, 1888.

Third. That in addition to said penalty the bond for \$500,000 be given.

Fourth. That the plans and specifications be approved by the Commissioners and their engineer, and by a board of experts, if deemed necessary or advisable by the Commissioners.

The secretary was then directed to notify Messrs. Clarke and McDonald of the action of the Commission. He was also directed to note upon the minutes that the Commission had visited the site of the proposed bridge in company with the engineer, as appointed at the last meeting, and had arrived at a conclusion as to the propriety of a three-arched bridge with arches of two hundred and eighty feet each, abutting against the rock on the New York side, and against the rock on the east side of Sedgwick avenue, on the Westchester county side.

The question of awarding of premiums was laid over, and the Board at 6:20 P. M. adjourned.

Approved January 18, 1886.

MALCOLM W. NIVEN,
Secretary.

At a meeting, held on Monday, January 11, 1886, at the office of

the Commissioners, No 75 Cotton Exchange building, New York city, Commissioners Jacob Lorillard and David James King present :

The secretary stated that he had been informed by Mr. Brown that he (Mr. Brown) would not be able to attend owing to pressing business matters.

The reading of the minutes of the meeting held January 7 was, on motion of Mr. King, laid over until the next meeting.

The same action was had in the matter of awarding premiums.

The secretary laid before the Board a design and estimate presented by Mr. Kendall, with the request that they be laid before the Board.

After inspection of the said design, the Board proceeded, on motion of Mr. King, to other business.

A communication from the Union Bridge Company was presented, dated January 11, 1886, agreeing to the modifications of their proposal as adopted at the meeting of January 7th inst.

On motion of Mr. King, the same was received and read, and filed for reference in preparing a contract.

The treasurer reported as correct the following bills referred to him at the session of January 7th for amounts stated:

Voucher No. 4, John C. Rankin, Jr..	\$38 00
Voucher No. 5, E. R. Powers	506 00
Voucher No. 6, Keuffel & Esser	180 96
Voucher No. 7, Searing & Hyde	290 35
Voucher No. 8, T. G. Sellew	345 75
Voucher No. 9, American Writing Machine Co.	85 00
Voucher No. 10, Frank, Kiernan & Co.	267 65
Voucher No. 11, W. & J. Sloane	192 98
Voucher No. 12, Marvin Safe Co.	80 00
Voucher No. 13, De Graaf and Taylor	182 25

On motion of Mr. King, the said bills were approved and ordered to be signed and forwarded to the comptroller for payment.

On motion, the Board adjourned.

Approved January 18, 1886.

MALCOLM W. NIVEN,
Secretary.

At a meeting, held on Monday, January 14, 1886, at the office of the Commissioners, room 75 Cotton Exchange building, New York city, Commissioners Jacob Lorillard, Vernon H. Brown and David James King present:

Mr. King stated that he had received a note from the secretary announcing that he had been ordered by his physician to remain at home and would not be able to attend the meeting.

On motion of Mr. Brown, Mr. King acted as secretary *pro tem*.

On motion of Mr. Brown, the reading and approval of the minutes of January 7 and 11 were laid over, and the same action was taken in the matter of awarding premiums.

Mr. McAlpine, the engineer of the Commission, appeared and conferred with the Commissioners as to the proposed bridge and the drawings and specifications therefor. After said conference the Board adjourned.

Approved January 18, 1886.

DAVID J. KING,
Secretary pro tem.

At a meeting of the Harlem River Bridge Commissioners, held at their office, room 75 Cotton Exchange building, New York city, Monday, January 18, 1886, present Messrs. Lorillard, Brown and King:

The minutes of the meetings held January 7, 11 and 14 were read, and on motion approved as read.

Mr. King moved that they proceed to award first and second premiums, and offered the following resolution, which was seconded by Mr. Brown, and unanimously adopted:

WHEREAS, This Board, by resolution dated October 16, 1885, offered to receive designs for the proposed Harlem river bridge, offering a premium of \$1,500 for the best design offered, a premium of \$1,000 for the second best, and a premium of \$500 for the third best; and

WHEREAS, The engineer of the Commission, under the direction of the Commissioners, did prepare and deliver to persons proposing to submit designs, a circular embodying suggestions, wherein it was suggested that the superstructure would be of iron or steel; and

WHEREAS, Col. J. W. Adams presented a design in response to said offer of this Commission, for a stone-arched bridge, with no portion of the superstructure of steel or iron; and Mr. Charles C. Schneider presented two designs for a bridge of iron and stone construction; and Mr. W. Hildenbrand, Edward F. Shaw and G. Lindenthal, did each present a design of the same character, all of said five designs having in view iron or steel superstructures; but said G. Lindenthal's design was withdrawn before the consideration of all designs was completed; and

WHEREAS, This Commission is of opinion that the design of Col. Adams is not within the spirit or wording of said circular and is not entitled to be considered in said competition by reason thereof, but nevertheless presents great merit; therefore, be it

Resolved, That no premium be awarded Col. J. W. Adams for his said design, but that this Commission express their high appreciation of the merits of said design, and their regret that the same cannot be considered in competition under the wording of Mr. McAlpine's circular, and

WHEREAS, The designs of Messrs. Schneider Hildenbrand and Shaw have been considered by this Commission, and the Commission being of the opinion that Mr. Schneider's design for a double arched bridge is the best of the designs presented, within the meaning of the said circular, and the design of Mr. Hildenbrand is the second best, and Mr. Lindenthal's was superior in merit to Mr. Shaw's; therefore, be it

Resolved, That the first premium be awarded to Mr. C. C. Schneider; and the second to Mr. William Hildenbrand; and that Mr. Shaw's design be not accepted, and be returned to the owner, and that no third premium be awarded:

Mr. Brown offered the following resolution, which was seconded by Mr. King, and unanimously adopted:

Resolved, That the secretary be authorized to have a petty cash account as suggested by the auditor in the Comptroller's office, and that he be authorized to audit and pay such small bills as ordinarily are paid from a petty cash; and that at the end of each month he present his account, with the vouchers attached, to the Board, in order that the same may be ordered paid, and forwarded to the comptroller for payment.

The secretary stated that it was necessary to apportion the claims presented against the Commission to the proper accounts on the books of the Commission.

On motion of Mr. King, the secretary was authorized to apportion all such bills and claims to the proper accounts.

On motion of Mr. Brown, the secretary was directed to request Messrs. Cooper, Dickinson and Kendall to send in their bills for services to date.

The secretary laid before the Board a communication from the engineer, asking that Mr. Brush be employed to make some further borings on the site of the proposed bridge.

On motion of Mr. King, the request was refused and the secretary directed to so inform Mr. McAlpine, and to state to him that the reason of the refusal is that, under the proposition of the Union Bridge Company now under consideration, such work should be done by said Union Bridge Company at their own expense, and upon the responsibility of said Union Bridge Company.

The secretary laid before the Board a communication from D. N. Stanton, relative to a proposal for building the proposed bridge.

On motion of Mr. King, the secretary was directed to acknowledge the receipt of said communication and inform Mr. Stanton that the same would be considered in due course.

The engineer reported that he was making a careful study of the specifications submitted by the Union Bridge Company, and would be prepared to submit a full report at the next meeting.

Mr. King inquired of Mr. McAlpine as to who of the engineers of this country is the best qualified to advise the Commissioners upon the question of Beton Coignet; and also as to who is the best engineer to advise them as to the practicability of stone arches of 280 feet span.

The engineer replied that General Q. A. Gillmore, Engineer, U. S. A., is excellent authority on Beton Coignet, and that Col. J. W. Adams, of Brooklyn, would be excellent authority on the question of stone arches.

On motion of Mr. Brown, the secretary was directed to informally confer with these gentlemen and report to the Board the result of his interview at the next meeting.

On motion, the board adjourned.

Approved Jannary 21, 1886.

MALCOLM W. NIVEN,
Secretary.

At a meeting of the Harlem River Bridge Commission, held at their office, room 75 Cotton Exchange building, Thursday, January 21, 1886, present, Messrs. Lorillard, Brown and King:

The minutes of the meeting of January 18 were read, and on motion, approved as read.

The secretary reported that in pursuance of the direction of the Board, he had endeavored to see General Gillmore, but had not been able to do so personally; that he had learned, however, that General Gillmore had been requested to give an opinion as to the feasibility of an arch of 280 feet span in Beton Coignet; and that he had given an opinion thereon; that the letter asking for said opinion and the answer thereto had been furnished him and he produced the same before the Board.

On motion, the same was received, read and ordered entered in full on the minutes.

January 20, 1886.

GEN. Q. A. GILLMORE:

DEAR SIR — Will you please give me your professional opinion upon the following points?

First. With your present experience, do you still hold that the data expressed in your book on Beton Coignet are correct?

Second. Do you consider that it would be safe to construct an arch of beton coignet of 280 feet span, provided that the pressure per square foot at the crown or any other part shall not exceed thirty-five tons per square foot?

Yours, etc.,
JOHN C. GOODRICH, JR.

I freely answer both the foregoing questions in the affirmative.

Q. A. GILLMORE, *Col. Eng. Bt. Maj.-Gen., U. S. A.*

The secretary reporetd that he had had an interview with Col. J. W. Adams, and stated to Col. J. W. Adams that the Board desired him to understand the reason which had prevented them from considering his design as being in competition; and that the Board desired to express their recognition of the merits of his said design; and also desired to know his terms for an opinion upon the question of the feasibility of a stone arch of 280 feet span, using Beton Coignet in the construction of said arch; that Col. Adams had said that he was willing to accept a sum equal to the amount of the third premium offered by the Commission as compensation for said design, providing the Commissioners express that the said payment is not to be considered as placing his design third in point of merit, when in fact it was considered to be first.

Further, that Col. Adams was not able to say precisely what he would charge, but considered that the services ought to be worth \$1,000; that it would take some little time to prepare such an opinion, and would require considerable calculation and labor.

On motion of Mr. King, the secretary was directed to prepare proper resolutions for submission to the Board at the next session, expressing the views of the Commission as to Col. Adams' design and awarding him \$500 as compensation therefor.

No action was had as to his opinion upon the question of the arch.

The secretary reported that he had called upon Mr. Dickinson to request him to send in his bill for services as expert; that unofficially he had discussed with Mr. Dickinson the question of the feasibility of an arch 280 feet span, and of the use of Beton Coignet therein; that Mr. Dickinson had stated that both were feasible; that the secretary had requested Mr. Dickinson to write him a letter unofficially giving his views, stating that he had no authority to do so by direction of the Commissioners; and had no authority to promise any compensation therefor, and that he simply desired that the Commissioners might have his (Mr. Dickinson's) views informally; that Mr. Dickinson had written a letter expressing his views, which he would read if the Commissioners desired.

On motion, the communication was read and directed to be entered in full upon the minutes of the Commission, if Mr. Dickinson should consent to such action.

The engineer of the Commission presented a report stating that he had examined the plans, specifications, estimates and quantities of the bridge designed, presented by the Union Bridge Company, and that he had re-written the specifications.

On motion, the said report was ordered entered in full upon the minutes of the Commission :

NEW YORK, *January 21, 1886.*

To the Commissioners of the Harlem Bridge Company:

GENTLEMEN — I have examined the plans, specifications and estimated quantities for the bridge, presented by the Union Bridge Company.

There are no materials or principles involved in these plans which are not well understood and have been carried out in practice by modern engineers.

The arches proposed are, however, unusually large spans, and the use of Beton for such large arches, is an extended application of a material, the strength and durability of which has been thoroughly tested.

One of the longest span stone arches in Europe is that of the Grosvenor bridge at Chester, England, which is 200 feet span and 42 feet rise, equivalent in its strains and treatment to a semi-circular arch of 280 feet span.*

*In 1390, A. D., there was a stone arch built at Trezzo, over the Adda in Milan of 251 feet span and 87.77 feet rise, equivalent to a semi-arch of 266 feet span. The bridge was soon afterward destroyed as a war measure. The annexed drawing shows in pencil, as near as can be ascertained, the bridge as it was originally constructed.

The largest span stone arch in the world is that of Cabin John, near Washington, D. C., which is 220 feet span, 57 1-4 feet rise, equivalent to 268 1-2 feet span of a semi-circular arch.

The longest span of a Beton arch is that for the Vannes Aqueduct near Paris, which is 135 feet span and 32 feet rise, and a semi-ellipse, equivalent, if taken as a segment, to a semi-circular arch of 164 feet span.

The arches proposed by the Union Bridge Company are 280 feet span, and 110 feet rise, equivalent to a semi-circular arch of 288 feet span.

The face voussoirs and the soffit intrados are proposed to be made of cut granite blocks and the interior of Beton of a depth of 10 feet at the crown, and 31 feet at the spring.

A depth of 8 feet of granite would be sufficient to withstand the pressures. Beton, made in the manner contemplated, has been tested to stand more than 150 tons per square foot, while it will not be subjected in any part of the proposed arches to more than 35 tons.

The Beton masonry will be protected from the weather by a facing of granite.

I have examined the stone piers of the Danube bridge in Wallachia (Dacia), built by Trajan, in the year 78 A. D., from which the cut-stone facing has been removed for more than ten centuries, and having the interior of concrete and brick exposed to the weather without any injury thereto. (Beton is a superior kind of concrete.)

Another feature of these plans is that of sustaining the roadway by brick piers and arches, which is not an unusual method of construction. These plans give ample strength.

The gentlemen proposing these plans have exhibited to me their methods of constructing the work, which in my opinion will enable them to wholly complete the structure on or before June 1, 1888.

My examinations enable me to state that the plans proposed are of good design and of ample strength and durability.

I have made some modifications in the specifications presented and have re-written them as hereto annexed.

I have also computed the quantities and made an estimate of the cost of building the bridge upon these plans and specifications, which I herewith append.

These estimates, including ten per cent for contingencies, amount to \$2,835,575.

The cost of the under-water work is the most uncertain and if not greater than now contemplated, the whole bridge work, at the above sum, would probably yield about ten per cent profit.

Respectfully,

WM. J. McALPINE,
Engineer.

Messrs. Thomas C. Clarke, Charles McDonald, C. S. Maurice, Charles Kellogg, and Edwin Hayes, of the Union Bridge Company, appeared before the Commission and presented plans, specifications, contract and bond to carry into effect the terms and proposals made by the said company, which said plans and specifications had been submitted to the engineer and been approved.

They also presented a communication calling the attention of the Commissioners to the absolute necessity of prompt action on the part of the Commissioners, in view of the limited time to allow the completion of the work.

The engineer of the Commission was invited to be present. The plans and specifications were then examined and the contract was read section by section.

On motion of Mr. King, the third section of the contract was amended by adding at the end the following: "But shall be compliance with this agreement so far as this Commission is concerned," and by inserting in section 4, after the word "Agreement" in the sixth line, the words "or by the Comptroller for more than fourteen days after the reception by him of such drafts or vouchers."

The gentlemen representing the Union Bridge Company acquiesced in the said changes.

The said contract and specifications were further considered, as well as the bond; the gentlemen then retired.

After consideration of the matter, Mr. Brown and Mr. King offered the following resolution, which was unanimously adopted:

Resolved, That the contract, bond, plans and specifications, this day presented, by the Union Bridge Company, be approved, subject to the approval by the corporation counsel of the form of said contract and bond, and that the secretary be directed to notify said Union Bridge Company that they may proceed with their work, subject to such changes in the form of the said bond and contract as the corporation counsel may advise.

The secretary reported to the Commission that he had been advised by the comptroller's office that it would be necessary to request a transfer of funds from the appropriation of the year 1886, to the account for the year 1885, to meet such expenses as had been incurred prior to January 1, in excess of the transfer heretofore made, whereupon Mr. King offered the following resolution, seconded by Mr. Brown and adopted:

Resolved, That the board of estimate and apportionment be requested to authorize the use of the sum of \$2,000, of the appropriation for the expenses of the construction of the Harlem river bridge for the year 1886, for the payment of expenses for the year 1885.

On motion of Mr. Brown, the secretary was directed to forward contract and bond, as soon as possible, to the corporation counsel for his approval as to the form of the contract and bond, and that he request prompt action thereon.

On motion, the Board adjourned.

Approved Janaary 25, 1886.

MALCOLM W. NIVEN,

Secretary.

At a meeting of the Harlem River Bridge Commission, held at their office, room 75 Cotton Exchange building, Monday, January 25, 1886, present Messrs. Lorillard, Brown and King:

The minutes of the previous meeting were read, and on motion approved as read.

The secretary laid before the Board the claims of Messrs. C. C. Schneider and W. Hildenbrand, for \$1,500 and \$1,000 respectively, for the premiums awarded them.

On motion of Mr. King, the said claims were approved, and forwarded to the comptroller for payment.

The secretary reported that he had forwarded bond and contract with the Union Bridge Company to the corporation counsel. He also presented a letter from Col. J. W. Adams withdrawing his claim for the third premium offered for competitive designs, and stated that he prepared the following resolution as directed at the last meeting:

WHEREAS, This Commission at its last session awarded certain premiums for designs for the proposed Harlem River bridge, and decided that no premium, as such, could be awarded to Col. J. W. Adams, because his design did not come, in its character, within the scope of the circular embodying suggestions to persons proposing to submit designs, issued by the engineers of the Commission, under their authority; and,

WHEREAS, in so deciding, this Commission had no intention to adjudge that the said design of Col. J. W. Adams was other than of the highest merit, and are of the opinion that said design was the best design submitted, the beauty, durability, economy of cost of construction and maintenance and appropriateness, present and future, being considered, but that the design was not within the meaning of the said circular, having neither iron or steel superstructure in view; and,

WHEREAS, This Commission are desirous of recompensing Col. Adams in some degree for the said design; therefore, be it

Resolved, That Col. Adams be paid the sum of \$500 for his design.

On motion of Mr. Brown, seconded by Mr. King, the said preamble and resolution were unanimously adopted.

On motion, the Board adjourned.

Approved January 28, 1886.

MALCOLM W. NIVEN,
Secretary.

At a meeting of the Harlem River Bridge Commissioners, held at their office, Cotton Exchange building, room 75, Thursday, January 28, 1886, present Messrs. Lorillard, Brown and King:

The minutes of the previous meeting were read, and on motion, approved as read.

The secretary laid before the Board the claims of Messrs. Dickinson, Cooper and Kendall, for \$500 each, for services as experts.

On motion of Mr. Brown, the same were approved, ordered to be signed, and forwarded to the comptroller for payment.

A communication was received from the corporation counsel, dated January 27th inst., relative to the proposed contract with the Union Bridge Company, and returning the papers relative thereto, which were submitted for his consideration and approval. The communication was duly discussed, and on motion of Mr. King, Mr.

Brown was appointed a committee of one to wait upon the corporation counsel, and confer with him regarding his objections to the proposed contract, with power to call a special meeting to hear his report if he should deem it advisable.

On motion, the Board adjourned.

Approved February 1, 1886.

MALCOLM W. NIVEN,
Secretary.

At a meeting of the Harlem River Bridge Commissioners, held at their office, Cotton Exchange building, room 75, New York city, February 1, 1886, present Messrs. Lorillard, Brown and King :

The minutes of the meeting held January 28, 1886, were read, and on motion approved.

A claim of the Cotton Exchange for \$500, being one quarter's rent due 1st of February, was presented and on motion approved, and directed to be signed and forwarded to the comptroller for payment.

The secretary laid before the Board the pay-roll for the month of January, amounting to \$1,165.

On motion of Mr. Brown, the same was approved, directed to be signed and forwarded to the comptroller for payment.

Mr. McAlpine, engineer to the Commission, presented a communication recommending that the salary of B. Hufnagel be fixed at \$150 per month.

On motion of Mr. King, the communication was received and laid over for future consideration.

On motion, the Board adjourned.

Approved February 4, 1886.

MALCOLM W. NIVEN,
Secretary

At a special meeting of the Harlem River Bridge Commissioners, held at their office, room 75 Cotton Exchange building, New York city, February 3, 1886, pursuant to call of Mr. Brown, present Messrs. Lorillard, Brown and King :

The secretary being absent by reason of sickness in his family, on motion of Mr. Brown, Mr. King acted as secretary *pro tem*.

On motion, the reading and approval of the minutes of previous meetings were laid over.

Mr. Brown reported having had an interview with Mr. La Combe, the corporation counsel, at which the proposed contract with the Union Bridge Company was fully discussed, Mr. Brown expressing the views of the Commissioners, that the objectionable features could be so modified as to obviate the objections of the corporation counsel.

The question having arisen in the mean time, as to the interpretation of the meaning of the act relating to the materials of which

the bridge should be constructed, and the opinion having been expressed by certain authorities, that "Beton Coignet" could not strictly be considered as *stone*, under the wording of the act, it was deemed expedient on the part of the Commissioners to delay all further negotiations with the Union Bridge Company under the proposed contract, until this point could be definitely determined upon.

On motion of Mr. Brown, it was unanimously resolved that Messrs. Scudder and Carter be appointed as the legal advisers of the Board.

On motion, the Board adjourned.

Approved February 4, 1886.

DAVID JAMES KING,
Secretary pro tem.

At a meeting of the Harlem River Bridge Commission, held at their office, Cotton Exchange building, room 75, New York city, February 4, 1886, present Messrs. Lorillard, Brown and King:

Mr. Brown stated that the secretary would not be present on account of the death of his wife, and moved that Mr. King act as secretary *pro tem.* Adopted.

The minutes of the meetings held February 1 and 3 were read and approved as read.

A communication of this date, presented from the Union Bridge Company, withdrawing their proposal under consideration by the Commissioners, for building the bridge across the Harlem river, of which "Beton Coignet" was to form a prominent part, on account of grave doubts as to whether the use of this artificial stone was admissible under the wording of the act, authorizing the construction of the bridge, was received, read and ordered to be entered in full on the minutes.

CHARLES KELLOGG, C. S. MAURICE, THOMAS C. CLARKE, C.	}
MACDONALD, GEO. S. FIELD, EDMUND HAYES, UNION BRIDGE	
COMPANY, Civil Engineers and Constructors of Bridges,	
Welles building, 18 Broadway,	
NEW YORK, <i>February 4, 1886.</i>	

JACOB LORILLARD, Esq., D. J. KING, Esq., VERNON H. BROWN, Esq., *Commissioners Harlem River Bridge:*

We have been advised that it is a matter of grave doubt whether "Beton Coignet," being an artificial stone, would come strictly within the meaning of the act authorizing the construction of the bridge.

This question could be determined only by an appeal to the courts, and in the event of an adverse decision, the work would be delayed at a heavy cost to all concerned.

We beg to point out that the eleventh clause of the proposed agreement gives you absolute authority to make any changes in construction which do not "increase the cost of the bridge or delay the

progress of the work." It is evident, that to change the arches to cut stone would both increase the cost and delay the progress of the work.

To make the arches of concrete, which is stone and certainly within the meaning of the act, would delay the progress of the work; as, in our judgment, it would not be safe to build upon these arches for at least nine months after they were finished, as cement does not attain sufficient strength until that time.

Under these conditions, if they have been truly stated, and we give them as having whatever weight is due to our professional experience as engineers, it must appear that there is only one thing which can be done; and that is, to substitute steel arches for those of Beton Coignet (retaining unchanged the other features of the design which you have approved) as best suited to the conditions of the site.

We accordingly submit to your consideration a plan showing this proposed change, and would state that we will guarantee that the cost will not exceed \$1,750,000; and we are prepared to make an absolute contract for that sum.

Should you prefer to retain our present proposal as a basis, we are prepared to agree to the following modifications, and such others as your counsel may deem expedient for the protection of the city:

First. The masonry and foundations shall be sub-let by *you* according to our plans and specifications, taking proper guarantees for completion.

Second. The steel work shall be executed by *us* at our shops at Athens and Buffalo, for actual cost of materials and labor, plus *ten* per cent for the use of machinery and tools, superintendence, etc.

Third. We shall receive *five* per cent on the actual cost of masonry and foundations, for design and superintendence of the same.

Submitting these suggestions for your approval, we beg leave to withdraw our original proposal and leave you entirely free to act, trusting to your justice to remunerate us for the expenses and liabilities we have incurred.

(Signed)

Yours respectfully,

UNION BRIDGE COMPANY.

Per THOMAS C. CLARKE.

Mr. Brown then offered the following resolution, which was unanimously adopted:

Resolved, That in view of the doubt as to whether "Beton Coignet" would be deemed stone, under the statute creating the Board, and the conviction that the interest of the city demands of us the strict avoidance of all questions likely to cause litigation and consequent delay of the work, we accept the withdrawal of the Union Bridge Company, and the gentlemen doing business under that name, from all obligations, proposals or negotiations up to this time conducted or presented on their behalf, or that of this Board, for the construction of a bridge over or across Harlem river, and release them from all offers or proposals for the continuation of same, and

that a copy of this resolution be forwarded to the Union Bridge Company. The further contents of the communication from the Union Bridge Company were discussed, and laid over for further consideration.

On motion, the Board adjourned.

Approved February 8, 1886.

DAVID JAMES KING,
Secretary pro tem.

STATE OF NEW YORK.

No. 71.

IN ASSEMBLY,

FEBRUARY 19, 1886.

LIST OF GENERAL ORDERS.

G. O.

209. Int. 450. An act to further amend chapter 448 of the Laws of 1876, entitled "An act relating to courts, officers of justice and civil proceedings."
210. Int. 186. An act to amend the Code of Civil Procedure. Section 190.
211. Int. 382. An act in relation to the office of the register of the county of Kings. (Recommitted to the Committee on Judiciary.)
212. Int. 383. An act in relation to the office of the clerk of the county of Kings. (Recommitted to the Committee on Judiciary.)
213. Int. 467. An act to legalize and confirm the official acts of Harlo Hake and of Irvine W. Near, when acting as surrogates of the county of Steuben.
214. Int. 381. An act in relation to the office of the sheriff of the county of Kings. (Recommitted to the Committee on Judiciary.)
215. Int. 465. An act in relation to the compensation of the overseers of the poor in the several towns in the county of Seneca, and to regulate the manner of granting relief to the poor of said towns by such overseers.
216. Int. 446. An act to amend an act entitled, "An act to incorporate the Hamilton Protection Society of the town of Hamilton, Madison county, N. Y., passed April 23, 1867.
217. Int. 442. An act supplementary to and amendatory of an act to widen and improve Ninth avenue and Fifteenth street in the city of Brooklyn, passed May 7, 1869.
218. Int. 200. An act to alter and amend the lines of the Bronx River road as laid out and shown on a certain map or plan, entitled "Plan of streets, roads, and public parks and places in the Woodlawn district of the Twenty-fourth ward of the city of New York, by the Department of Public Parks of the city of New York."

G. O.

219. Int. 552. An act to amend chapter 385 of the Laws of 1862, entitled "An act to amend and consolidate the several acts relating to the city of Schenectady," passed April 21, 1862.
220. Int. 527. An act to further amend chapter 395 of the Laws of 1871, entitled "An act in relation to persons who abandon or threaten to abandon their families in the county of Kings," as amended by chapter 171 of the Laws of 1882.
221. Int. 534. An act to amend chapter 437 of the Laws of 1885, entitled "An act to amend chapter 180 of the Laws of 1884, entitled 'An act to amend chapter 410 of the Laws of 1882, entitled 'An act to consolidate into one act and to declare the special and local laws affecting public interests in the city of New York, and to provide a pension fund for the Police Department of New York city, and to provide for reports by companies making guaranteed steam boiler inspections.''" (Recommitted to the Committee on Affairs of Cities.)
222. Int. 369. An act to establish a ward for the surgical and medical treatment of persons wounded or taken ill in the city of New York, north of One Hundred and Seventy-fifth street and east of North Third avenue.
223. Int. 542. An act to permit elevated railroads in the city of New York to connect with other steam railroads, depots and steam ferries. (Recommitted to the Committee on Railroads.)
224. Int. 177. An act to regulate the construction of railways.
225. Int. 178. An act to amend chapter 218 of the Laws of 1839, entitled "An act authorizing railroad companies to contract with each other."
226. Int. 175. An act to amend chapter 140 of the Laws of 1850, entitled "An act to authorize the formation of railroad corporations and to regulate the same."
227. Int. 183. Concurrent resolution proposing an amendment to the constitution, by adding an additional article thereto, to be known as article , relative to the manufacture and sale of intoxicating liquors.
229. Int. 481. An act to amend section 1 of chapter 144, Laws of 1880.
230. Int. 512. An act to amend the charter of the village of Stamford.
231. Int. 464. An act to establish a fire district in a part of the town of Waterford, and to provide for a supply of water, and to purchase apparatus or hose or both for extinguishment of fire therein, and to pay for the same by assessment, levy and collection thereof upon such district, and directing the care, management and control of the same.
232. Int. 67. (Senate.) An act authorizing the trustees of the village of Silver Creek to straighten Walnut creek and to act otherwise to prevent the flooding of the streets and property in said village.
233. Int. 473. An act to amend chapter 818 of the Laws of 1868, entitled "An act to incorporate the village of Port Chester."

G. O.

234. Int. 430. An act to repeal chapter 195 of the Laws of 1860, entitled "An act to amend the act, entitled 'An act to provide for the incorporation of villages, passed December 7, 1847, so far as it relates to the village of Valatie, in the county of Columbia,'" passed April 6, 1860.
235. Int. 335. An act to provide for a hearing of the claims of Thomas Featherstone, Thomas J. Lawlor and others, for work and services performed for the State under the direction of the quarantine officials.
236. Int. 308. An act to authorize the Court of Claims to hear, audit and determine the claim of William Gates, and to make award therefor.
237. Int. 560. An act to amend chapter 534 of the Laws of 1879, entitled "An act for the preservation of moose, wild deer, birds, fish and other game," and to repeal chapter 557 of the Laws of 1885, entitled "An act for the better preservation of wild deer."
238. Int. 244. An act to regulate the construction and maintenance of Eel river within the county of Sullivan.
239. Int. 339. An act to provide for submitting to the electors of the State, a proposition to direct prison authorities to employ convicts in the prisons of this State by contract or otherwise, as may be deemed best for the interests of the public and the said convicts. (Recommitted to the Committee on Prisons.)
240. Int. 404. An act to release to Maria Link, the right, title and interest of the people of the State of New York, in and to certain real estate in the town of Schodack, in the county of Rensselaer.
241. Int. 458. An act in relation to the bonded indebtedness of villages, cities, towns and counties in this State, created in aid of railroads, and to provide means for the payment and refunding thereof. (Recommitted to the Committee on Judiciary.)
242. Int. 386. An act to amend section 190 of the Code of Civil Procedure.
243. Int. 128. An act to amend section 635 of the Code of Civil Procedure.
244. Int. 413. An act to amend sections 603 and 604 of the Code of Civil Procedure.
245. Int. 168. An act to amend chapter 248 of the Laws of 1872, entitled "An act to authorize the formation, establishing and maintaining of driving park, park and agricultural associations," as amended by chapter 609 of the Laws of 1872.
246. Int. 425. An act to provide for the amicable adjustment of grievances and disputes that may arise between employers and employees, and to authorize the creation of a State Board of Arbitration.

G. O.

247. Int. 431. An act supplemental to chapter 231 of the Laws of 1876, entitled "An act to make the office of supervisor in the county of Erie a salaried office, and to provide for the appointment and compensation of the officers of said board and the several acts amendatory thereto."
248. Int. 445. An act to amend chapter 153 of the Laws of 1884, entitled "An act to enforce collection of taxes levied in the county of Lewis."
249. Int. 462. An act to fix the salary of the town clerk of Saratoga Springs, and to regulate his hours of attendance in his office.
250. Int. 270. An act to authorize the board of supervisors of the county of Niagara to raise by tax and pay money to the city treasurer of the city of Lockport to reimburse the city of Lockport for money paid for laying the Niagara street water pipe.
251. Int. 27. (Senate.) An act to amend sections 18, 19, 20 and 21, chapter 11, title 7, page 1 of the Revised Statutes, relating to the powers of freeholders and inhabitants of the town of Oyster Bay, Queens county, to lease and otherwise regulate their common lands, beaches and marshes.
252. Int. 329. An act to amend section 28 of chapter 371 of the Laws of 1875, entitled "An act to conform the charters of all savings banks or institutions for savings to a uniformity of powers, rights and liabilities, and to provide for the organization of savings banks, for their supervision and for the administration of their affairs."
253. Int. 172. An act to amend chapter 131 of the Laws of 1885, entitled "An act to incorporate the city of Amsterdam."

STATE OF NEW YORK.

No. 72.

IN ASSEMBLY,

FEBRUARY 19, 1886.

REPORT

OF GEORGE W. WHITAKER, STATE GAME PROTECTOR,
DISTRICT No. 1.

To the Honorable, the Legislature of the State of New York:

It having been represented to me that game was being transported from different places and going to the market on the railway cars to New York, I took the cars to Brooklyn, and kept watch at the different depots along the line going to the city. I examined the express office at James' slip, and made inquiries at several restaurants; I could find no infringement of the law. There having been a great outcry against me for not taking the nets in which ducks were being caught, I being of opinion that I had no right to seize the nets under the law; journey to Canoe Place near where the nets were set; I find the fishermen claim they have a right to set their nets and that ducks were caught by accident, etc. For the purpose of trying this question, one of the fishermen gave me to understand that he had taken several ducks in his nets; I also obtained evidence against two parties that they had come to the shore after taking up their nets with nets and thirty or forty ducks in their boat.

March.—Visited Staten Island in Richmond county and examined shores for nets. Journey to Canoe Place; obtained the signature of admission from E. M. Squires, admitting that he had taken ducks in nets, *no* reference being made in such admission that the nets were set for fish. It having been represented that illegal nets were being set in Coney Island creek, where I was told nets were set contrary to law, but at this time there were none so set. To Canoe Place for evidence against James and Daniel Warner as to their taking the ducks as represented in last month's report. Instructing district attorney to indict the parties at next court in April; also to indict Squires who admitted for the purpose of testing our right to take his nets or to fine him.

April.—Parties living in Sag Harbor were represented to me as killing woodcock out of season and in the breeding season, going there and conferring with constable who promised to keep a good lookout. Journey to Patchogue to see district attorney with reference to the cases of netting ducks and obtaining subpoenas to serve on witnesses to appear before the grand jury on the 20th of April. To Goodground and Canoe Place to serve subpoenas and to collect further evidence, if possible, against the parties. To Riverhead, the county town, conferring with the district attorney and arranging to get before the grand jury; going before the grand jury with admission also with the witness when the facts before stated were proved; the grand jury failed to find a true bill upon the ground that the nets might be set for fish and the intent could not be shown. The editor and others of the *Forest and Stream* represented to me that a large quantity of small song birds were being killed at New Utrecht; attending on Mr. Grinnell, the editor, who promised to furnish me with the name of the person so killing them; when I called he refused to give me the name upon the ground that his party were themselves going to see to it; I afterward understood they employed a detective for the purpose but were unable to succeed in catching any one. To Brooklyn, New York, New Utrecht and to Coney Island, to examine Coney Island creek [for fishing nets represented to me as set in the creek as illegal there being none set this day; arranging with Mr. Stillwell who lives near the creek to give me notice when nets were so set or on the shore.

May.—Mr. Monk, of North West, having written me that Mr. Roosevelt, one of the commissioners, had directed him to apply to me to stop the killing of song birds; meeting him by appointment at his residence, laying in wait a great part of the day, could not detect them; obtained their names and gave each one a written notice which effectually put a stop to the killing of song birds. To Brooklyn, Coney Island and Coney Island creek, to seize nets in creek or Gravesend bay, when I found the nets had been removed but was informed that they would be set again in a day or two. To New Utrecht to find game constable to assist in seizure of nets and ascertain further as to the killing of song birds; being unable to see him obtained his post-office address; wrote him to meet me the next day, taking him with me to help assist in taking the nets; constable and self procured a boat and examined the creek and Gravesend bay; seized two fykes, both of which the size of the meshes were smaller than the law allowed, and delivered them to the custody of the chief of police to take care of them; the next day I sent game constable to destroy them; he was arrested for stealing the nets and let go upon his own recognizance; and requested to give such information as to where I may be in Brooklyn so that I may be arrested upon a warrant granted against me for stealing the nets; I had returned to Southampton and awaited the constable coming to arrest me.

June.— To Sag Harbor examining shore for illegal nets, the constable on Coney Island not having served the warrant upon me. To New York for bail and to appear and to surrender to justice to avoid being thrown into prison before I could get bail; attending at Gravesend court-house; justice not being there, going to Coney Island where I found the justice; he represented that then he could not try the case; I let him know that I surrendered myself as his prisoner and that the gentleman present would be my bondsman; he then said the complaint was withdrawn and promised to send me the copies of the sworn information, which he has not. To Sag Harbor to examine evidence against a man engaged in the clock factory for shooting woodcock; there was no such evidence as would convict him; seeing the constable and requesting him to look after this man. The shooting of song birds at North West had ceased since my written notice to parties; the illegal fishing in Coney Island creek had also stopped.

July.— Complaint having been made by Mr. Smith, of New York and Smithtown, that nets were set in the sound and Stony Brook harbor; attending on him at his office, Broadway; he was under the impression that it was illegal to set nets at all in Stony Brook harbor; the result of our conference was that he would examine the nets and see if the meshes were of a proper size and let me know. For several years since the woodcock law was changed from the 1st of July to the 1st of August, the gunners at Sag Harbor have set the law at defiance, their excuse being that the woodcock go away by the 10th of August and insisted upon commencing to shoot in July. Last year I employed a detective, and although he was not successful it deterred them from shooting this season. I rode to Binghamton and neighborhood and thence to Sag Harbor to detect such parties selling woodcock before the season; could not see or hear of any one now shooting woodcock in July; examined Gravesend bay and Coney Island creek for nets with mesh under size.

August.— It being represented that any quantity of birds were being killed and transported during the closed season, took the cars to Brooklyn and looking after such infringements of the law on the cars and at the depots along the road and at the express office; making inquiries if nets were being reset in Stony Brook harbor and one in Long Island sound; these nets were taken up when it was ascertained complaint had been made to me; journey to Canoe Place to see as to the meshes of fishing nets and snaring quail; to Long Island City examining cars, depots, also to Locust Valley where I heard two colored men were shooting quail; nothing could be ascertained and no nets of illegal kind seen.

September.— To Noyac on the Peconic bay, having been informed that parties there had been shooting all kinds of game out of season; no proof of the fact could be obtained; from thence to Sag Harbor to examine evidence there; it still being stated that game was being conveyed by the cars on Long Island; again examining the cars, ex

press depots, etc., nothing whatever could be seen in the shape of game boxed up or otherwise; to East Hamton, Amagansette and Montauk inquiring and examining as to shooting game, fishing nets and generally to see if there were any breaches of the law; no call made upon me by any parties this month.

October.— Journey to Noyac to look after parties sailing for ducks in Peconic bay; saw parties at a great distance but could not take them; examining nets in Meacox bay; representations having been made by two persons in Brooklyn that Mr. Adams, a gentleman of Brooklyn, had been shooting at every thing out of season with the Wilson boys of Noyac; journey to Brooklyn, calling upon Mr. Adams, who it was represented had been shooting and killing game out of season. He said he was shooting robins and strongly denied he had admitted killing game to other parties; journey to Canoe Place to see as to the sailing of ducks and trapping birds and examining nets; to Sag Harbor examining as to trapping partridges and shooting out of season.

November.— To Shiunecock reservation and hills to see as to parties sailing ducks in the two bays; to Canoe Place, examining shore of Shinnecock bay for nets, sailing ducks and trapping birds; preparing notices offering rewards for violations of the law; to Sag pond to examine shores for fish nets; to North Sea harbor sailing ducks in Peconic bay.

December.— My notice being called to the trapping of partridges near Manorsville, writing Mr. Forbes, who notified me requesting a meeting; meeting him at the depot at the Manor and going with him to Riverhead to see parties who could give me information as to the setting of nets for quail; the person was away and could not be seen; arranging with Forbes to buy some trapped birds and mark them and not let them go out of his possession; it was agreed he should telegraph me or write me as soon as he had obtained the birds; thence to Brooklyn and New York as to nets set in Long Island sound, also seeing to Gravesend bay and making inquiries of parties as to birds that were being snared and trapped on the north side of Long Island; not having heard as to the purchase of trapped birds and nets set for quail near Riverhead; journey there when I found parties were suspicious having seen me in the neighborhood and no birds could be bought; one had been procured previously and six had been also bought, so that as I could not get further and stronger proofs gave instructions to the district attorney to proceed against Drake and Hutton; Drake had sold six birds on the cars, which can be sworn to as trapped birds, and Hutton one.

January.— To Manorsville to see witnesses in the case against Drake and Hutton; examining them and taking down their evidence; thence to New York to see persons there; it being represented that they purchased the six birds of Drake; calling upon them and obtaining their evidence and arranging that they would testify when called upon; drawing up case for district attorney and forwarding same to him; having heard from him as to further evi-

dence, obtaining it and forwarding same to him ; examining cars on both routes of railway for birds out of season, also depots and express ; could see no signs of a bird ; it being found that the first witnesses fromt heir statement connected the possession of the birds ; finding on examination of witnesses in New York that “ that was not the case,” writing to Forbes as to the name of the expressman, obtaining it, and sending it to district attorney.

Section 11 of the Laws of 1879 reads thus : “ No person shall at any time or place within the State take or kill any ruffed grouse, commonly called prairie chicken, or any quail with any net, trap or snare, or set any such net, trap or snare for the purpose of taking or killing any of such birds, nor shall any person *willfully* sell or expose for sale, or have in his or *her possession* any of the said birds after the same shall have been so taken or killed.”

I think in the cases above there will be a difficulty in convicting, although we can prove the sale and possession. Will we be required to prove that they willfully sold and had in possession such birds, etc. ? Because if we are required to prove this, no conviction can be had unless parties are seen at the traps.

The two cases come on the 23d of February, before Justice Smith, at Patchogue.

GEORGE W. WHITAKER,
Game and Fish Protector, District No. 1.

STATE OF NEW YORK.

No. 73.

IN ASSEMBLY,

FEBRUARY 25, 1886.

REPORT

OF COMMITTEE ON PRIVILEGES AND ELECTIONS RELATIVE TO PETITION OF JAMES C. ANDERSON PRAYING FOR SEAT OF JOHN B. SHEA.

To the Assembly :

Your committee on privileges and elections to which was referred the petition of James C. Anderson, hereto annexed, praying for the seat now held by Hon. John B. Shea, as member of Assembly for the Twenty-fourth Assembly District in the city and county of New York, do respectfully report that we have been attended by the contestant, James C. Anderson, and briefs were duly submitted by himself and his counsel, J. C. Delemare and F. Isaac Barrett. That the sitting member Hon. John B. Shea, attended in person and by his counsel, Meyer Butzel, who filed the answer to the petition of the contestant which is hereto annexed.

The following facts were admitted in writing by the contestant :

That at the election held on November 3, 1885, John B. Shea received 5,437 votes for member of assembly for the Twenty-fourth Assembly District of the county of New York, being a majority of the whole number of votes cast for said office ; that James C. Anderson received 3,167 votes for said office.

That on or about September 12, 1885, the commissioners of the dock department of the city of New York adopted the following resolution :

“ *Resolved*, That John B. Shea be and hereby is appointed as dock-master, with compensation at the rate of \$1,800 per annum, to take effect from the date of filing of his official bond, as required by article 13 of the by-laws, on and after September 15, inst.” That no certificate of appointment as dock-master was issued to said Shea, and no oath of office was ever taken by him thereupon.

That said Shea gave the bond required by said by-laws to the treasurer of the department of docks and running to said treasurer, and thereupon performed services as such dock-master, which were of

the same character as those performed by the harbor-master, whose offices were abolished by chapter 357 of the Laws of 1883. Shea acted and performed such services as dock-master within one hundred days prior to said election. The harbor-masters, to be appointed by said last mentioned act were not appointed, by reason of the failure of the Senate to confirm the nominations for harbor-master made to them by the Governor of this State.

That on September 30, 1885, said James C. Anderson was duly appointed an inspector of election for the eighth election district of the Twenty-fourth Assembly District aforesaid, by the commissioners of the police department of the city of New York, and duly qualified and took the oath of office prescribed by section 1850 of the New York City Consolidation Act of 1882. That said Anderson entered upon his duties as such inspector of election and acted and served as such upon the four days of registration prescribed by law, and all within one hundred days prior to said election and thereafter, and prior to election day resigned said last mentioned office.

That said John B. Shea was elected as a member of the Assembly for the year 1885 from the said Twenty-fourth Assembly District at the election held in November, 1884, and at the time of said last mentioned election held the position of rodman in the park department at a fixed salary; that he was awarded the seat and served as such member of Assembly for the year 1885.

By-laws of the department of docks are offered for consideration in connection with foregoing statement of facts.

JAMES C. ANDERSON,
Contestant.

The only question in this contest is, was a dock-master in the city of New York, a city officer, within section 8 of article 3 of the Constitution of this State, which provides as follows:

“No person shall be eligible to the Legislature who, at the time of his election is, or within one hundred days previous thereto, has been a member of Congress, a civil or military officer under the United States, or an officer under an ycity government.”

By the consolidation act, chapter 404, Laws of 1882, a department of docks was provided for. Section 48 provides that “the heads of all departments shall have power to appoint and remove all chiefs of bureaus (except the chamberlain), as also all clerks, officers, employees and subordinates in their respective departments, etc. Section 53. Every person appointed to an office under the city shall receive a certificate of appointment, etc. Section 54. And take an oath. Section 718. The board of dock commissioners shall appoint a secretary, and such sub-officers, clerks and agents as shall be necessary to assist said board in the performance of its duties, etc.

The position of dock-master was created by the dock commissioners under section 718 of said consolidation act.

Article XI of the by-laws of the department of docks of the city of New York provides that “the dock superintendent shall superintend and make a personal inspection of all the affairs affecting the department and connected with the several districts, as far as the same relates to the duties of dock-master, and shall, at least once in each fortnight, make a report to the board, in writing, containing general

details affecting the districts and dock-masters assigned thereto, and perform such other duties as may be assigned to him by the board.

The duties of dock-master are defined by article xii of said by-laws, which are hereto annexed.

The by-laws were made by the department of docks, and by them the dock-master is to be appointed by the dock superintendent. See section 1 of article 2 of by-laws.

To the Assembly :

The undersigned, the committee on privileges and elections, to whom was referred the petition or memorial of James C. Anderson, Esq., contesting the seat of Hon. John B. Shea, now held by him as member of the Assembly from the Twenty-fourth Assembly district of the county of New York, and alleging that said Shea was at and within one hundred days prior to the election for such member, on November 3, 1885, an officer of the city government of the city of New York, to wit: A dock-master, and therefore ineligible to election as such member under the inhibition of article 3, section 8 of the State Constitution, respectfully beg leave to report:

That a hearing of the respective parties was fixed upon for the 27th day of January, 1886, when appeared before said committee, the said John B. Shea, in person, and Meyer Butzel, Esq., his counsel, and the said James C. Anderson, Esq., was represented by Mr. Barrett, his counsel, but the contestant not being prepared to submit testimony, and counsel for the sitting member having offered to agree upon a statement of facts, the hearing of the matter was adjourned.

On the 4th day of February, 1886, another meeting of the undersigned committee was held, when said James C. Anderson, Esq., appeared in person, and said sitting member appeared in person and by Meyer Butzel, Esq., his counsel, who presented the answer of said Shea to the memorial aforesaid, which answer is hereunto annexed.

Thereupon a written statement of facts agreed upon between said contestant and the counsel for the sitting member, which is hereunto annexed, was submitted, and the argument of the questions arising thereupon was proceeded with by said Anderson and Butzel respectively; subsequently written and printed briefs were submitted by the respective counsel, and due deliberation had thereupon by the committee.

The sole question presented for consideration is one of law, to wit: Is a dock-master appointed by the commissioners of the dock department of the city of New York, an officer under the government of that city within the meaning of article 3, section 8 of the State Constitution, which provides as follows:

“No person shall be eligible to the Legislature who, at the time of his election, is, or within one hundred days previous thereto has been, a member of Congress, a civil or military officer under the United States or under any city government.”

A brief reference to the causes which led to the appointment of dock-masters by the dock commissioners aforesaid, together with a reference to the statutes governing the latter department herein made as follows:

The position of dock-master was first created by the dock commissioners subsequent to the enactment of chapter 357 of the Laws of 1883. By the latter statute, the officers of the then existing harbor masters of the port of New York were abolished and a new set of harbor-masters was created thereby, to be appointed as before, by the Governor of the State, by and with the advise and consent of the Senate, a dead-lock ensued between the Governor and the Senate as to these new appointments, and no harbor masters have since been appointed.

The dock commissioners aforesaid, thereupon, under the general authority to appoint subordinates, conferred by section 718 of chapter 410 of the Laws of 1882 (New York City Consolidation Act), created the positions of dock-masters, to take the places and perform duties similar in all respects to those theretofore performed by the harbor masters. A reference to the by-laws, adopted by the dock department, shows that no oath of office was required to be taken by the dock-master; that no reference to any statute was pointed out, creating or designating such an officer as that of dock-master.

The dock department itself is vested by law with the *exclusive* charge and control of all wharves, piers, bulkheads and structures thereon, and the waters adjacent thereto in the city of New York, as well as with the regulation of the uses thereof by the various vessels coming into said port (section 711, N. Y. City Consolidation Act.)

There are numerous decisions of the courts of this State which make a clear distinction between an officer and an employee or servant under the government, notably, the case of Mr. Frederick Law Olmstead, reported in the forty-second Superior Court Reports, page 481, etc. Mr. Olmstead was the landscape architect of the Central Park, appointed by the park commissioners of the city of New York, at an annual salary of \$6,000, and while holding this position was appointed one of the commissioners of the State survey; it was thereupon claimed by the comptroller of the city of New York that Mr. Olmstead, by accepting the latter, which was a State office, he had vacated his office under the city government, under a statute forbidding the holding of two offices by the same person, and his salary was refused him by the city. But the court decided that a landscape architect was a mere employee as contradistinguished from an officer in that the latter clearly "embraces the idea of tenure, duration, fees or emoluments and powers, as well as that of duty."

By analogy it seems clear that the position of dock-master comes under the definition of employee, and is not an officer within the definition laid down in the last cited case, for it seems to be conceded by the agreed statement of facts that Mr. Shea received no certificate of appointment as dock-master, had no fixed term of office, and discharged no duties and exercised no powers directly depending upon the authority of law, and, moreover, took no oath of office.

In the case of *Collins v. Mayor, etc.*, 3 Hun's Rep., p. 680, approved in *Satterlee v. Board of Police*, 75 N. Y. Rep., p. 38, it was held that the true test to distinguish officers from employees is in the obligation to take the oath prescribed by law.

It is, however, unnecessary to place the decision of the question under consideration upon the grounds last referred to, as it seems

entirely clear to us that a dock-master, as an employee of the dock commissioners aforesaid, is not an officer under the city government of New York city within well settled principles announced by the Legislature as well as the courts of this State.

The rule of law so defined is this, that when officers elected or appointed by a municipal corporation, in obedience to the statute to perform a public service not peculiarly local or corporate, but because this mode of selection has been deemed expedient by the Legislature in the distribution of the powers of government, are independent of the corporation as to the tenure of their office, and the manner of discharging their duties, they are not to be regarded as the servants or agents of the corporation, but as public or State officers with such powers and duties as the statute confers upon them.

This principle was expressly applied to the department of charities and corrections of the city of New York, which, though constituted a department of, and hence a part of the city government (and it may be here observed so constituted by the same statute as that which created the dock department), is charged with public as distinguished from corporate duties; and this notwithstanding that the mayor of the city appoints the commissioners. See *Maximilian v. The Mayor, etc.*, 62 N. Y. 160.

The same principle was applied to the department of public instruction in the city of New York in the cases of *Tone v. The Mayor, etc.*, 70 N. Y. Rep., p. 157, and in *Ham v. The Mayor, etc.*, 70 N. Y. Rep., p. 459.

Also to the police department in the case of *McKay v. The City of Buffalo*, 9 Hun's Rep., p. 401.

To the fire department of the city of New York in the case of *Terhune v. The Mayor*, 88 N. Y. Rep., p. 287.

Also to the dock department of the city of New York in the case of *Bigler v. The Mayor, etc.*, 5 Abbott's New Cases, p. 51, where it was held to be a government independent of the city.

In the case of the *New York & Brooklyn S. M. Co., v. The City of Brooklyn*, 71 N. Y. Rep., p. 580, it was said by the late Chief Justice Church, with reference to the construction of certain docks by the city of Brooklyn under an act of the Legislature, and the rule laid down: "that a municipal corporation is not liable for the acts or omissions of an officer, elected or appointed by it, in respect to a duty specifically imposed upon the officer which is not connected with his duties as agent of the corporation."

The principle was applied to the justices of the District Courts of the city of New York in the cases of *Quinn v. The Mayor, etc.*, 44 How. Pr. Rep., p. 266, and affirmed in 53 N. Y. Rep., p. 267; also in *Whitmore v. The Mayor, etc.*, 67 N. Y. Rep., p. 21.

Also to the local boards of health in the case of *Bamber v. The City of Rochester*, 26 Hun's Rep., p. 587.

The distinction as to the kind of duties imposed upon a municipal corporation with reference to this principle is so clearly defined by the late Chief Justice Folger in the case of *Maximilian* (supra) that a brief quotation from his opinion will not be deemed out of place:

He says "one is of that kind which arises from the grant of a special power, in the exercise of which the municipality is a legal

individual ; the other is of that kind which arises, or is implied from, the use of political rights under the general law, in the exercise of which it is as a sovereign. The former power is private, and is used for private purposes ; the latter is public, and is used for public purposes. The former is not held by the municipality as one of the political divisions of the State, the latter is. When the duties which are imposed upon municipalities are of the latter class they are generally to be performed by officers, who, though deriving their appointments from the corporation itself, through the nomination of some of its executive agents, by a power devolved thereon as a convenient mode of exercising a function of government, are yet the officers, and hence the servants of the public at large. They have powers and perform duties for the benefit of all the citizens, and are not under the control of the municipality, which has no benefit in its corporate capacity from the performance thereof. They are not then the agents or servants of the municipality, but are public officers, agents or servants of the public at large. These chief officers (the commissioners) though in a sense its officers as having no power unless after appointment by it, and as mainly confined within its territorial boundaries, are yet officers of the State government, in the sense that they perform its functions within a designated political division of the State. The city may not control them, save in strict accordance with the provisions of law."

The most recent application of the principle to the status of officers and employees in the city of New York is the case of *McDonald v. The Mayor, etc., of New York*, 32 Hun's Rep., 89, decided at the January, 1835, General Term of the Supreme Court, Chief Justice Davis writing the opinion : It was held that Dr. McDonald, who was holding the position of medical superintendent of the New York city asylum, appointed by the commissioners of charities and corrections of the city of New York, at an annual salary of \$3,000, payable out of the city treasury, was not an officer of the city government. This ruling was based upon the principle enumerated in the Maximilian case (*supra*) that the commissioners of charities and corrections were public officers, who discharge duties for the general public.

This principle applies with even greater force to the dock department, which is more independent of the general city government than any of the other city departments, for the reason that the funds needed for its purposes are raised directly by the issue of bonds upon the requisition of the dock commissioners, while the expenditures of all the other departments in said city are provided for by taxation, and are dependent upon the concurrent action of the board of estimate and apportionment of that city.

The constitutional inhibition in question went into effect on January 1, 1875, and several cases have received the consideration of previous Legislatures, and the principles of law above set forth have invariably been followed and adopted.

A brief reference to these legislative precedents are hereby submitted.

The first case was that of Senator James W. Gerard, who, at the time of his election as a senator from New York city, was a school commissioner appointed by the mayor of that city. He was held to be eligible (see Senate Journal of 1876, p. 209).

The next case was that of A. W. Draper of Albany, who, at the time of his election as member of Assembly in 1881, was a school trustee of the city of Albany, to which he had been elected by the people. He also was held to be eligible within the doctrine of the cases above cited. (See Assembly Journal, 1881, vol. 1, pages 716--731).

The last case was that of Mr. Tumilty, which was decided last year. Mr. Tumilty, within the time of the constitutional inhibition, was a supervisor of one of the wards of the city of Rochester, and notwithstanding that the charter of the latter city provides that the officers of that city shall be "the mayor, one supervisor for each ward," etc., he was held to be eligible as member of Assembly. (See Assembly Document, No. 87, vol. 6, of 1885).

In conclusion, your committee are of opinion that dockmasters appointed by the dock department of the city of New York, exercising duties similar to, and being practically substitutes for the harbor-masters who were clearly state officers, cannot be deemed officers under any city government within the meaning of the inhibition of the State Constitution (art. 3, § 8), because the municipality of the city of New York has no immediate control over or power of removal of said dockmasters, and is not responsible for the manner in which they discharge their duties, and for the further reason that such duties are of the general nature and for the general public benefit as is referred to in the cases hereinbefore cited.

The undersigned are therefore of opinion that the Hon. John B. Shea was eligible to election as member of Assembly for the twenty-fourth Assembly district of the county of New York, and that the petition of Mr. James C. Anderson contesting said seat be denied,

And your committee, for the reasons aforesaid, recommend the following preamble and resolution for adoption by your honorable body.

WHEREAS, In the judgment of the Assembly a dockmaster in the city of New York is not an officer under the city government within the meaning of section 8 of article 3 of the Constitution of this State, therefore

Resolved, That the prayer of James C. Anderson, praying that John B. Shea be declared ineligible to the office of member of Assembly for the twenty-fourth Assembly district of the county of New York, and that the seat now occupied by John B. Shea be awarded to the petitioner, be denied.

All of which is respectfully submitted.

Dated, *February 24*, 1886.

FRANK M. PARSONS,
THOMAS F. FARRELL,
JEROME BABCOCK,
EUGENE L. DEMERS,
HENRY MABIE,
THOMAS McCURDY,
JOHN D. NAUGLE,
E. B. BULKLEY,
THOMAS MAHER.

BY-LAWS
OF THE
DEPARTMENT OF DOCKS
OF THE
CITY OF NEW YORK.

COMMISSIONERS:

Joseph Koch,

Lucius J. N. Stark,

James Matthews.

OFFICERS OF THE BOARD :

President.

Joseph Koch.

Treasurer.

James Matthew.

Secretary.

John T. Cuming.

Engineer-in-Chief.

George S. Greene, Jr.

ARTICLE I.

Meetings.

Section 1. All meetings of the Board of Docks shall be held at the office of the Department.

§ 2. A public meeting shall be held on Wednesday of each week, at 11 o'clock A. M.

§ 3. Special meetings shall be held on the call of the President or at the written request of one member. The call for a special meeting shall distinctly state the matter or matters to be considered at such meeting, and no other matter shall be presented for consideration thereat except by unanimous consent. Notices of special meetings shall be served upon each member of the Board before the time of meeting, by personal service of the notice upon each of the members or by leaving notice at his place of residence.

ARTICLE II.

Officers, etc.

Section 1. The officers of the Board shall be as follows:

1. President.
2. Treasurer.
3. Secretary.

§ 2. There shall be appointed a Bookkeeper, Executive Clerk, Dock Superintendent, Dock Masters, Assistants to Dock Masters and such other Superintendents and Clerks as may from time to time be necessary to conduct the work of the Department.

ARTICLE III

Committees.

Section 1. There shall be two standing committees, to be known as the Executive Committee and the Auditing Committee. The Executive Committee and Auditing Committee shall each consist of at least two members of the Board. The Executive Committee shall consider and take action upon such matters as may be referred to it by the Board, and the Auditing Committee or a majority thereof shall audit all claims or bills against the Department.

§ 2. All committees shall be appointed by the President, unless otherwise ordered.

§ 3. Every report, when required to be in writing, shall be signed by one or more of the committee and shall contain a brief statement of the facts of the matters considered and involved with an opinion thereon; and no report required to be in writing shall be made by a committee unless the subject thereof shall have been considered at a meeting at which all the members of such committee shall have been notified to attend.

§ 4. The regular meetings of the Executive Committee shall be held on Thursday of each week at 2 P. M., unless otherwise ordered.

ARTICLE IV.

President.

Section 1. The President shall hold his office until the first day of May next succeeding his election. He shall preside at all meetings of the Board and shall be a member of the standing committees. In his absence a President *pro tempore* may be chosen, who shall preside at the meeting for which he is chosen. All communications from the Department shall be signed by the President, or, in his absence from the city or inability to attend, by a member to be designated by the Board, unless otherwise ordered.

ARTICLE V.

Treasurer.

Section 1. The Board shall elect annually one of its members to be Treasurer of the Department, and he shall collect, receive and deposit,

or pay over upon receipt thereof to the credit of the City Chamberlain, all moneys received by him and collected for rents for the use and occupation of the wharf and slip property of the city of New York, and all fines and penalties imposed by the Department of Docks, and all other moneys payable to said Department which have been collected or received by him.

§ 2. Before entering upon the performance of his duties, the Treasurer shall give a bond to the Mayor, Aldermen and Commonalty of the city of New York, with sufficient surety, to be approved by the Comptroller of the city of New York, in the penal sum of not less than five thousand dollars, conditioned for the faithful performance of his duties as such Treasurer.

It shall be the duty of the Treasurer to submit a report in writing at every regular meeting of the Board, stating the amount of moneys received, and from what source and how disposed of.

ARTICLE VI.

Secretary.

Section 1. The Secretary shall be appointed by the Board to hold office at the pleasure of the Board. It shall be his duty to keep accurate minutes of the proceedings of the Board, and an index thereof, and a record of such proceedings concerning the business of the Department as the President or the Board may direct. And he shall possess such other powers and perform such other duties as may from time to time be prescribed by the Board.

He shall, within five days after each meeting, forward to the President or the Board a copy of the minutes of each meeting for approval and transmission to the editor of the *City Record* for publication. He shall transmit to the President immediately upon receiving the same all documents, reports, communications or papers which may come into his possession appertaining to the Department, and shall file the same and keep a proper index thereof when required by the Board. He shall prepare all communications from the Board and submit the same to the President, or in his absence from the city, to the member designated for that purpose, for his approval.

ARTICLE VII.

Engineer-in-Chief.

Section 1. There shall be appointed by the Board an officer of the Department to be known as "Engineer-in-Chief." He shall, under the direction of the Board, exercise a general supervision of the whole water front of the city, and propose plans for its improvement, including the construction of piers and bulkheads, and if so ordered by the Board, carry such plans into execution when adopted. He shall take charge of all old material removed in repairing piers and bulkheads or otherwise, and the same may be disposed of at public sale, according to law, under the direction of the Board.

§ 2. The Engineer-in-Chief may for cause suspend from duty any member of the working force under his supervision, and in such cases

he shall without delay transmit to the Board his reasons for such suspension ; but in no case shall any such employee be removed except by the Board.

ARTICLE VIII.

Bookkeeper.

Section 1. The Bookkeeper shall keep the books and accounts of the Department, draw and countersign all requisitions directed to be made by the Treasurer, or, in the absence of that officer, by a member of the Board, for material, supplies, stores, etc.; he shall prepare for auditing all pay-rolls of the Department, and all claims or bills for work or materials furnished, and perform such other duties as may from time to time be prescribed by the Board.

ARTICLE IX.

Executive Clerk.

Section 1. The Executive Clerk shall act as Secretary of the Executive Committee. He shall assist the Secretary of the Board when required, and in the absence of that officer he shall perform his duties, and generally perform such other duties as may be prescribed from time to time by the Board.

ARTICLE X.

Dock Districts.

The Board shall in its discretion divide the city into twelve dock districts, and shall name a Dock-master for each of such districts, who shall perform the duties hereinafter prescribed in and for the districts to which they shall be respectively assigned, and a Dock Superintendent, who shall have a general supervision of matters and affairs appertaining to all the dock districts into which the city shall be divided.

ARTICLE XI.

Dock Superintendent.

The Dock Superintendent shall superintend and make a personal inspection of all the affairs affecting the Department and connected with the several districts, as far as the same relates to the duties of Dock-master, and shall, at least once in each fortnight, make a report to the Board, in writing, containing general details affecting the districts and the Dock-masters assigned thereto, and perform such other duties as may be assigned to him by the Board.

ARTICLE XII.

Dock-masters.

Section 1. The Dock-masters shall be on duty in their respective districts, unless excused by one or more Commissioners, in writing,

from 9 A. M., until 4 P. M., and at such other times each day as the exigencies of the case may require or the public service demand.

§ 2. Each Dock-master shall exercise a constant inspection and supervision of the condition of all piers, bulkheads, slips and wharf property in his district, promptly reporting in writing to the Board from time to time as may be required, such repairs and improvements thereto as he may deem necessary or proper for the safety and preservation thereof.

§ 3. Each Dock-master shall promptly designate and assign, in the order in which application is made, suitable and convenient berths as far as practicable, within the limits of his district, for the use of such vessels and water-craft as may require the same for the reception or discharge of passengers, merchandise, etc., therefrom, or for the necessary repair or the safety of any vessel or water-craft.

§ 4. It shall be the duty of each Dock-master to require and enforce the due observance of and compliance with such of the National and State Laws, City Ordinances, and the rules, regulations and orders of the Department of Docks as appertain to the use, care and custody of the wharf property of and about the city of New York, promptly reporting to the Board all violations and evasions of such Laws, Ordinances, Rules, Regulations and Orders.

§ 5. It shall be the duty of each Dock-master to make and transmit to the Board a daily report in writing of all vessels and water-craft that may be moored within the limits of his district from which wharfage is accruing or may be due to the corporation of the city of New York, giving a description of each vessel or water-craft with its name and tonnage, the name of the captain, owner, agents or consignee thereof, and the wharf, pier or bulkhead at which such vessel or water-craft is located.

§ 6. Each Dock-master shall collect from time to time, and make return thereof at 12 o'clock, noon, on Tuesday of each week or as much oftener as may be required by the Board or its Treasurer, all wharfage or cranage charges that have accrued during the previous week, within the limits of his district, reporting in writing the description, name, tonnage and location of each vessel, with the name of the captain, owner, agent or consignee thereof, and the amount of wharfage that has accrued against each vessel, as also the amount received by him on account thereof.

§ 7. Each Dock-master is expressly prohibited, under penalty of immediate dismissal from his position, from receiving or demanding directly or indirectly any fee, gratuity, compensation or article of value of any nature or kind for the assignment of a berth to a vessel at any pier, slip or wharf property whatsoever, or for the performance of or the omission to perform any of the duties required of or pertaining to the position of Dock-master of this Department.

§ 8. They shall prevent any accumulation of material upon the piers, wharves and bulkheads in their respective districts; and whenever any pier, wharf or bulkhead in the city of New York shall be incumbered or obstructed in its free use by merchandise, or by any material not affixed to such pier, wharf or bulkhead, the Dock Superintendent, or the Dock-master of the district in which such incumbrance or obstruction shall exist, is authorized to require the owner, agent, con-

signee or person in charge of such merchandise or material to remove the same without delay. Upon receiving such order the owner, agent, consignee or person in charge of the merchandise, property or vessel in reference to which such order or direction was given, shall comply with the same without delay, or in default thereof, the said Dock Superintendent and Dock-master may employ such assistance as may be necessary to carry into effect such order or direction, by the removal of the material, merchandise, or vessel in reference to which the same was given. All expenses actually and necessarily incurred in effecting such removal shall be paid by the owner, agent, consignee or person in charge of the material, merchandise or vessel so removed, and the amount thereof shall be a lien upon the same in favor of the Mayor, Aldermen and Commonalty of the city of New York.

§ 9. The Board may appoint such assistants to the Dock-masters of any or either of the districts as they may deem necessary, prescribing their duties by resolution or otherwise, as they may deem proper.

ARTICLE XIII.

Bonds.

Section 1. The Secretary, Executive Clerk, Dock Superintendent, Dock-masters and assistants to the Dock-masters, as prescribed by section 9, article 12, before entering upon the performance of their duties, shall each give a bond to the Treasurer of the Department of Docks, to be approved by the President of said Department, in a penal sum not to exceed three thousand dollars, conditioned for the faithful performance of their respective duties, and that correct and accurate returns will be made by them respectively of all moneys belonging to the Department which shall come into their possession.

ARTICLE XIV.

Discipline.

Section 1. In all cases where charges are preferred against any person in the employ of this Department, either for dereliction of duty or breach of discipline, such person shall have a hearing before the President, or one or more of the Commissioners of this Board to be selected by the President, who shall examine into the charges preferred and report the result to the Board for its final action.

§ 2. All subordinate officers having charge of men in the employ of the Department shall report at once to the Engineer-in-Chief all breaches of discipline or violation of orders committed by the men under their immediate control.

§ 3. No Dock Superintendent, Dock-master or assistant to either, shall be, directly or indirectly, interested in any trade, calling or employment whatsoever, save that to which he shall be assigned by the Board; neither shall he be interested, directly or indirectly, in wharf property of the city, or as owner or part owner of any steamer, vessel, craft, or ship of any kind.

ARTICLE XV.

Contracts.

Section 1. No contract shall be made unless first authorized by the Board, and shall be executed on behalf of the Board by the officers thereof; in case of the absence or disability of any of such officers, the contract may be executed by not less than two members of the Board. Every contract when made shall be executed in triplicate; one copy shall be filed in the Department of Docks, another in the Finance Department, and the other shall be retained by the contractor.

§ 2. All requisitions or orders for material, stores, supplies, etc., or under which any money is to be expended, shall be prepared by the Bookkeeper, under the direction of the Treasurer, or in his absence, of a member of the Board, and shall be signed by the Treasurer or the Commissioner acting in his stead, and countersigned by the two other members of the Board, except that in case of the absence of a member, from sickness or other disability, the signature of one member only shall be necessary in countersigning; the Bookkeeper shall then place the requisition before the President, and all purchases by virtue of such requisition shall be made under the supervision of that officer.

ARTICLE XVI.

Order of Business.

Section 1. The order of business at the meetings of the Board shall be as follows:

1. Reading of the minutes.
2. Communications to the Board.
3. Reports of committees.
4. Resolutions by members.
5. Miscellaneous and unfinished business.

§ 2. Every resolution submitted to the Board must, when required by any member of the Board, be in writing and signed by the member offering it.

§ 3. At the request of any member, the ayes and nays shall be called upon any proposition submitted to the Board.

ARTICLE XVII.

Section 1. These By-Laws, or any portion of them, may be modified, altered or amended at any meeting of the Board called for that purpose or at any regular meeting upon one week's notice of such amendment, alteration or modification having been given, upon a majority of the members present at such meeting voting therefor. Any portion of the By-Laws may be suspended at any meeting, for such meeting, by an unanimous vote of all members present voting therefor.

ARTICLE XVIII.

These By-Laws shall take effect on the 15th day of July, 1885.

IN ASSEMBLY OF THE STATE OF NEW YORK.

In the Matter of the contested seat of John B. Shea, of the Twenty-fourth Assembly District.	}	<i>Brief on behalf of John B. Shea.</i>
--	---	---

FACTS.

On or about September 12, 1885, John B. Shea, being then a member of Assembly, was appointed by the commissioners of the dock department of the city of New York a dock-master, under the general powers conferred upon said last-mentioned department to appoint subordinates, by section 718 of the New York City Consolidation Act. On November third last he was re-elected to the Assembly from the twenty-fourth Assembly district, receiving 5,437 votes, while his competitor, James C. Anderson, received only 3,167 votes.

The latter claims that said Shea is ineligible by reason of the prohibition contained in the Constitution of this State (§ 8, art. 3), which provides that "no person shall be eligible to the Legislature who, at the time of his election, is, or within 100 days previous thereto has been, a member of Congress, a civil or military officer under the United States or under any city government."

The position of dock-master was created by the dock commissioners as a temporary expedient by reason of the failure of the Senate to confirm the nominations of harbor-masters under the act of 1883, which, it is claimed, legislated out of office the old harbor-masters and created new ones.

It is contended that the appointment of Mr. Shea as dock-master did not constitute him an officer under the city government within the meaning of the last mentioned section of the Constitution.

On September 30, 1885, said Anderson was duly appointed by the police department of the city of New York to the office of inspector of election for the eighth election district in said Assembly district, and duly qualified and acted as such inspector upon the four registry days prior to the said election.

POINTS.

I. A dock-master is a mere employee as distinguished from an officer.

In the case of *Frederick Law Olmstead v. The Mayor, etc., of New York*, reported in the Forty-second Superior Court Reports, at page 481, it was decided by the General Term of said court (Judges Sedgwick and Spier holding said term), that an officer is a person invested with the right to exercise a public function or employment, and to take the fees and emoluments belonging to it. The court further says, the idea of an officer clearly embraces the idea of tenure, duration, fees or emoluments, and powers, as well as that of duty. The nature of the power, and control over the officer appointed does not at all depend upon the source from which it emanates. The execution of the powers and the control over the officer depends upon the authority of law, and not upon the agent who is to administer it. Also "the dis-

inction is plainly between a person acting as a servant or employee who does not discharge independent duties, but acts by direction of others, and an officer empowered to act in the discharge of a duty, or trust, under the obligations imposed by the sanctions and restraints of legal authority in official life."

The court further says, "there is a manifest difference between an office and an employment under the government. We apprehend that the term office implies a delegation of a portion of the sovereign power to, and possession of it by the person filling the office; and the exercise of such power within legal limits constitutes the correct discharge of the duties of such office."

Mr. Olmstead, in the case above cited, was a landscape architect, employed by the park department at the rate of \$6,000 per annum. He was landscape architect of the Central Park, a position of dignity in its duties and emoluments. He designed most of the work of the park; had general supervision of those engaged in carrying it on, and discharged a great variety of miscellaneous duties. The whole machinery and system of the Central Park had its being and operation solely according to his designs and directions.

Pending this employment Olmstead was appointed one of the commissioners of the State survey, and the suit arose upon the claim of the city that as Mr. Olmstead was holding a State office he had vacated his office under the city government.

The court holding, as before stated, that his employment by the city was not as an officer.

Shea received no certificate of appointment, took no oath for the faithful performance of duties, had no term or tenure of office, discharged no duties and exercised no powers depending directly upon the authority of law. He was simply the servant of the dock commissioners and responsible only to them. His responsibility was limited to them, and is in no way distinguishable from that of the carpenter and mason who are employed to build docks. The nature and dignity of the duties confided to the employees by the commissioners do not determine the character of the position.

The case of *Rowland v. The Mayor*, 83 N. Y., 372, is distinguishable from the above cited case, in that in the latter, the statute created the office of "attendant" and prescribed his duties.

The latter case reversed the case of *Holly v. The Mayor*, 59 N. Y., 166, and *Brennan v. The Mayor*, 62 N. Y., 365, only upon the ground that the judges in the last cited cases wholly misapprehended the character of the attendant which the statute authorized to be appointed for the Supreme Court, and because they held them to be mere menial servants. To the same effect is *Wilcox v. Henning*, 27 Albany Law Journal, 449, where it was held that the position of pound-master is not an office.

The true test to distinguish officers from simple servants or employees is in the obligation to take the oath prescribed by law. *Collins v. Mayor, etc.*, 3 Hun R., 680, approved in *Statterlee v. Board of Police*, 75 N. Y. R., 38, cited on contestant's brief. It is admitted by the contestant that no such oath was taken by Mr. Shea.

II. Even if it be conceded, for the sake of argument, that a dock-master is an officer, yet it is clearly established by the decisions not

only of the court of last resort in this State, but by numerous legislative precedents, that as an appointee of the dock commissioners he is not an officer under the city government within the meaning of the prohibition in question.

By the provisions of the New York City Consolidation Act (§ 711), the department of docks shall have exclusive charge and control of all wharves, piers, bulkheads and structures thereon, and waters adjacent thereto, in the city of New York, and regulate the use thereof by the various vessels coming into the port of New York.

This power is exclusive, and to be exercised for public purposes, pursuant to the statute, and for the benefit of all citizens, hence, as we shall presently see, the employees of the dock commissioners are not agents or servants of the municipal corporation, but public officers, and servants of the public at large. These powers are exercised for the benefit of commerce generally.

The dock commissioners have exclusive regulation of all wharf property, whether owned by the city or private parties.

In the case of *Maximilian v. The Mayor of the City of New York*, reported in 62 N. Y. R., 160, it was decided that the employes of the department of charities and corrections of the city of New York were not officers or agents of the city government. The authorities in the latter case are carefully considered in the opinion of Judge Folger, and it is laid down that when the act of the officer is done in the performance of a duty laid upon him by the law, and not by the municipality, the latter is not liable.

A distinction is there pointed out as to the kind of duties imposed upon a municipal corporation, as to which Judge Folger says:

“One is of that kind which arises from the grant of a special power, in the exercise of which the municipality is a legal individual; the other is of that kind which arises, or is implied, from the use of political rights under the general law, in the exercise of which it is as a sovereign. The former power is private, and is used for private purposes; the latter is public, and is used for public purposes. The former is not held by the municipality as one of the political divisions of the State, the latter is. When the duties which are imposed upon municipalities are of the latter class they are generally to be performed by officers who, though deriving their appointments from the corporation itself, through the nomination of some of its executive agents, by a power devolved thereon as a convenient mode of exercising a function of government, are yet the officers, and hence the servants of the public at large. They have powers and perform duties for the benefit of all the citizens, and are not under the control of the municipality, which has no benefit in its corporate capacity from the performance thereof. They are not then the agents or servants of the municipal corporation, but are public officers, agents or servants of the public at large.” And further the learned judge says: “These chief officers (the commissioners), though in a sense its officers as having no power unless after appointment by it, and as mainly confined within its territorial boundaries, are yet officers of the State government, in the sense that they perform its functions within a designated political division of the State. The city may not control them, save in strict accordance with the provisions of law.”

This principle was also applied to the police department in the case of *McKay v. The City of Buffalo*, 9 Hun, 401, and to the fire department of the city of New York in the case of *Terhune v. The Mayor, etc., of New York*, 88 N. Y., 287. The same principle was applied by the Court of Appeals in the suit of *Ham v. The Mayor etc., of New York*, 70 N. Y., 459, to the case of the school officers in New York city; and it was there held that they were not amenable to the city corporation in any respect in the discharge of their functions, but were public or State officers, and the decision was made in the face of the fact that the Department of Public Education in the city of New York was at that time by the charter of the city (ch. 574 Laws of 1871, § 7), formally constituted a branch of the city government. Judge Miller, writing the opinion in the latter case, says: "Although the commissioners (meaning the school commissioners) were appointed by the mayor, they were vested with full power and authority to manage and control the educational interests of the entire municipality, and to appoint all subordinates and employees who were subject to their government and control exclusively, and were their servants and subordinates." Again he says: "To render the corporation liable for the acts of officers or agents, they must necessarily have been its agents and servants, selected or appointed, and liable to be removed by, and responsible to, the corporation for the manner in which they should discharge the trust reposed in them, and even when represented or elected by the corporation, it is only when the duties relate to the exercise of corporate powers, and are for the benefit of the corporation, that they are servants and agents within the maxim referred to. If only elected or appointed in accordance with the mandates of a law to perform a duty which is neither local nor corporate, and if they are independent of the corporation in the tenure of their office, and the mode of discharging its duties, they are not servants or agents of the corporation, but public or State officers, with such powers and duties as the State prescribes." To the same effect is the case of *Dannatt v. The Mayor, etc., of New York*, 66 N. Y., 585.

In the case of the *Brooklyn Saw-Mill Company v. The City of Brooklyn*, 71 N. Y., 580, it was held that although an act of the Legislature made it the duty of the common council of the city to repair and rebuild certain docks at the expense of the city, and an action was brought to recover damages suffered by the plaintiff for the neglect of duty, that the city was not liable, because the duty was not a corporate one.

The principle was expressly applied to the department of docks of the city of New York in the case of Bigler v. The Mayor, etc., of New York, 5 Abbott's New Cases, page 51, and the latter department held to be an independent government.

Moreover, the dock department of the city of New York is peculiarly more independent of the city government than any of the other departments therein, for the reason that this department's funds have been heretofore supplied by the issue of bonds upon their requisition, the proceeds of which the dock commissioners have the entire disposal of, while the funds necessary for the other departments are raised by the direct action of the board of estimate and apportionment of the city.

The position of dock-master was created by the dock department subsequent to the enactment of chap. 357 of the Laws of 1883, by which the then existing harbor-masters were abolished. This latter act created a new set of harbor-masters to be appointed by the Governor, by and with the advice and consent of the Senate, but owing to the failure of appointments, the dock commissioners of New York undertook, in the interest of the public, to prevent any inconvenience to the commerce and shipping of the port, and appointed these subordinate dock-masters to do the work theretofore done by the harbor-masters; no more nor less. It cannot be doubted for a moment that the duties of the harbor-masters were of the public character and for the public benefit, as referred to in the decisions which have been heretofore quoted. The latter were clearly State officers, and the dock-masters, being their mere substitutes, if held to be officers at all, must be regarded as public and not municipal officers. The regulation of the use of the slips and the occupancy of the berths in this great port of New York is clearly the exercise of a political right, in the exercise of which the dock department acted as a sovereign independent of the municipality. Without some power of control over the arrival and departure of vessels, and the moorage when in port, disorder and confusion would be the consequence. To regulate this and prevent disorder, the harbor-masters and dock commissioners were clothed by the Legislature with a constabulary or police power, and *the dock-masters, as we have seen, were the mere substitutes of the former.* The corporation of the city of New York was in no wise responsible for their misconduct. The municipality had no immediate control over, or power of removal of the latter, and was not responsible for the manner in which they discharged their duties. *Even the dock commissioners are not amenable to the corporation, but can only be removed by the sanction of the Governor. The bond given by Mr. Shea was not given even to the city of New York, but ran to the treasurer of the dock board — there is no statute authorizing such a bond, nor creating the position of dock-master — hence, again, dock-masters are not responsible to the city.*

III. The principle that the employees of the various departments hereinbefore mentioned are not officers of the city has been applied by the Legislature as well as by the courts.

In *McDonald v. The Mayor of New York*, reported in 32 Hun's Rept., p. 89, at the January, 1885, General Term, presiding Justice Davis writing the opinion, it was held that Dr. McDonald, who was holding the position of medical superintendent of the New York city asylum, appointed by commissioners of charities and corrections of the city of New York, at an annual salary of \$3,000, payable out of the city treasury, *was not an officer of the corporation of the city of New York.*

This ruling was based upon the principle enunciated in *Maximilian* 62 N. Y., 160, v. *The Mayor*, that the commissioners of charities and corrections were public officers who discharge duties for the general public.

There are several legislative precedents which follow, and which are in entire harmony with the foregoing views and which alone should be decisive in this matter.

The first is the case of Senator James W. Gerard, who at the time of his election as a senator from New York city was a school commissioner from that city, but was declared eligible (see Senate Journal of 1876, page 209.)

The other is the case of *Casey v. Draper*. Draper, who was elected a member of Assembly from one of the Albany districts, being at the time a school trustee of the latter city (see Assembly Journal, 1881, vol. 1, pages 716-731).

In the latter case, which was elaborately argued, the committee on privileges and elections of the Assembly for 1881, presented a very full report, which was unanimously adopted, in which, after reiterating the doctrine of the cases heretofore cited, proceeds to say: "The general rule is that when powers created and enjoined by the Legislature are given and laid upon officers to be named by the municipality, but for the public benefit, and as a convenient method for exercising a function of general government and when, as in this case, the municipality has no immediate control over or power of removal of the officer, and he is not responsible to the municipality for the manner in which he discharges his duty, he is not a municipal or city officer, but a public one." The great important topic of inquiry lies just here: is the member of the board or the body corporate independent of the municipal corporation as to the tenure of the office and as to the discharge of his duties? If so, he is not under any city government whether the particular thing or aggregation of men discharging their functions may be called a board or a body corporate. Independent action and responsibility are the criterion and not merely names.

In the case of Assemblyman Tumilty, which was decided last year, the facts were that Mr. Tumilty, within the time of the constitutional prohibition, was a supervisor of one of the wards of the city of Rochester, and that the charter of the latter city provided that the officers of that city shall be, "the mayor, one supervisor for each ward, etc.," and yet it was held by the Assembly that he was eligible under the doctrine of the cases above cited (see Assembly Document, No. 87, vol 6, of 1885, and cases there cited).

The contestant seems to have read the constitutional provision in question only half way, for he has confined his argument to proof that a dock-master is an *officer*: to be within the inhibition in question he must be shown *to be an officer under the city government*.

IV. By section 7 of article 3 of the Constitution it was provided that "no member of the Legislature shall receive any civil appointment within this State or from any city government during the *time* for which he shall have been elected; and *all such appointments* and all votes given for any such member for any such office or appointment *shall be void*."

At the time of Mr. Shea's appointment as dock-master he was a member of the Assembly for 1885, and it would seem that even if he be considered an officer that such appointment was void.

During the year 1884, Shea, while holding the position of rodman in the park department at a fixed salary, was elected to the Assembly of this State from said twenty-fourth Assembly district and served throughout the session of 1885. He relied upon the decisions and legislative precedents hereinbefore cited, and his right to his seat then

was unquestioned. Can it be fairly said that he was not justified in accepting employment in a minor position after the session of the Legislature had ended? From the above it is clear that it was the view of the dock commissioners in appointing Shea as a dock-master that this position was not a city office and that their action was not illegal.

V. But in no event can the seat in question be awarded to the contestant.

On this point reference is made to the very learned opinion of the late Chief Justice Charles J. Folger, delivered in the case of *The People, ex rel. Furman et al., v. Clute*, reported in the fiftieth New York Reports, pages 451, etc. He there says: "It is the theory and the general practice of our government that the candidate who has but a minority of the legal votes cast does not become a duly elected officer." He further says, citing from Dillon on Municipal Corporations: "that unless the votes for an ineligible person are expressly declared to be void, the effect of such person receiving a majority of the votes cast is, according to the weight of American authority and the reason of the matter, that a new election must be had, and not to give the office to the qualified person having the next number of votes."

It will be perceived that while section 7 of article 8 of the Constitution makes *void all appointments and votes* given to a member of Assembly for *office* or appointment under *any city* government, section 8 of said article merely renders ineligible the officer who may be elected to the Legislature. It is clear that the fundamental law intended to render appointments under the first-mentioned section absolutely void, while at the same time it designed that the will of the majority of the voters should not be frustrated by giving the office of member of the Legislature to a minority candidate.

VI. Mr. Anderson is in no position to make this contest. Within the time of the constitutional prohibition he held the office of inspector of election in his district, appointed thereto by the police department of the city of New York for the term of one year, and was therefore an officer under the city government. The indelicacy of his position is apparent upon reading the oath of office taken by him upon that occasion, in which he stated he was not a candidate for any office to be voted for by the electors of the district for which he was appointed an inspector.

The clear intent of the law is that no inspector shall become a candidate for office, for the reason that he may effect a change of votes while acting upon the registry of voters.

An inspector of election is by the statute termed an officer. See section 1850 New York city consolidation act.

VII. Mr. Shea having received a majority of nearly 2,300 votes, unprecedented in the said Assembly district, and having been shown to be eligible for election to the office of member of Assembly, the petition of Mr. Anderson should be denied.

MEYER BUTZEL,
Of counsel for John B. Shea.

February, 1886.

James C. Anderson

agst.

John B. Shea.

Statements of facts on behalf of contestant James C. Anderson, claiming the ineligibility of John B. Shea to his seat as a member of the Legislature from the 24th Assembly district in the city and county of New York.

In the month of September, 1885, the said John B. Shea was appointed a dock-master of the city of New York, accepted such office duly qualified, and filed a bond in the sum of \$3,000, conditioned for the faithful performance of his duties, and entered upon the duties of such office. That the salary of such office was \$1,800 per annum. That the said John B. Shea, held such office and performed the duties pertaining thereto and received the salary therefrom, from the date of his appointment, until January 1, 1886.

That the said John B. Shea resigned said office of dock-master on the first day of January, 1886.

That at an election held in the city and county of New York on the third day of November, 1885, the said John B. Shea was a candidate for member of Assembly for the year 1886, for the 24th Assembly district for the city and county of New York, and the said James C. Anderson was also a candidate for member of Assembly for the same district. That the said Shea received at such election 5,437 votes for member of Assembly, and James C. Anderson 3,167 votes for the same office and the said John B. Shea having received the majority of the votes cast was declared elected as member of Assembly for the 24th Assembly district of the city and county of New York.

The question to be decided in this case is "was John B. Shea at the time of his election as member of Assembly for the 24th Assembly district, New York city, eligible to the Legislature under section 8 of article 3, of the State Constitution as amended in 1874, which provides as follows :

§ 8. No person shall be eligible to the Legislature who at the time of his election is, or within one hundred days, previous thereto, has been a member of Congress, a civil or military officer under the United States, or an officer under any city government ; and if any person shall, after his election as a member of the Legislature be elected to Congress, or appointed to any office, civil or military, under the government of the United States, or under any city government, his acceptance thereof shall vacate his seat.

CONSOLIDATION ACT.

Chap. 404, § 34, Laws 1882.

Provides for a "Department of Docks."

§ 44. The head of the "department of docks" shall be called the "board of docks." Said board shall consist of three persons, who shall be residents of said city, and shall, unless sooner removed, respectively hold their offices for six years.

§ 46. Speaks of members of a board in any department of the city government.

§ 48. The heads of all departments shall have power to appoint and remove all chiefs of bureaus (except the chamberlain), as also all clerks, officers, employees and subordinates in their respective departments, etc.

§ 53. Every person appointed to an office under the city shall receive a certificate of appointment, etc.

§ 54. And take an oath.

§ 56. Officers to pay over fees.

§ 60. Any alderman, coroner, or head of department, chief of bureau deputy thereof or clerk therein or other officer of the corporation, etc,

BY-LAWS DOCK DEPARTMENT.

§ 718. The board of dock commissioners shall appoint a secretary and such sub-officers, clerks and agents as shall be necessary to assist said board in the performance of its duties, and the exercise of its powers, and may fix the compensation of all persons so appointed.

§ 719 B. Department to present to the mayor annually, names, etc., of all persons appointed, etc.

DEFINITION OF OFFICE, ETC.

An office is simply an appointment or authority on behalf of the government to perform certain duties usually at and for a certain compensation. *Smith v. The Mayor*, 37 N. Y., 518, 520. It is a right to exercise a public function or employment, and to take the fees and emoluments belonging to it.

BOUVIER-TITLE OFFICE.

People ex rel. Henry v. Nostrand, 46 N. Y., 375, 381. The idea of an officer clearly embraces the idea of tenure, duration, fees or emoluments, rights or powers, as well as that of duty, a public station or employment. An employment confirmed by appointment of government. Burrills Dictionary, Title "Office." An employment on behalf of the government in any station or public trust not merely transient, occasional or incidental. *Matter of Oaths by Attorneys, etc.*, 20 Johns. R., 493, Platt, Judge. An office is a public charge or employment, and the term seems to comprehend every charge or employment in which the public are interested. *Matter of Wood*, 2 Cow., 29, note.

POLICEMAN AN OFFICER.

People ex rel. Ryan v. French, 91 N. Y., 265. Police surgeon not a clerk or employee but an officer: *People ex rel. Satterlee v. Board of Police*, 75 N. Y., 38. One who does not discharge independent duties, but acts under the direction of others is not an officer. 75 N. Y., 41, 42. The office of inspector of combustibles is a public salaried office, appointed by the fire commissioners of New York city. *Terhune v. The Mayor, etc.*, 88 N. Y. Ct. App., 250. Where the trust they exercise and the duty they perform are transient and occasional, they are

not to be considered public officers, as where no oath of office, nor a bond to be furnished. *Matter of Hathaway*, 71 N. Y., 343, Allen, Judge. Rowland was appointed an attendant upon the Supreme Court. The language of the act, to which he owes his appointment is somewhat different from that of the act of 1870, chap. 408, sec. 11, but his duties are none the less official than those of the persons named therein.

CONSTITUTION.

The appointment of Mr. Shea as dock-master was not illegal as contended by counsel, but was in all respects valid and lawful, although he did not resign his seat in the legislature of 1885, as the latter clause of section 8, article 3, of the State Constitution provides. "If any person shall after his election as a member of the Legislature, be elected to Congress, or appointed to any office, civil or military, under the government of the United States, or under any city government, his acceptance thereof shall vacate his seat.

Under the foregoing constitutional provisions as soon as Mr. Shea accepted, qualified and entered upon the duties of dockmaster, he ceased to be a member of the Legislature for 1885, and the seat became vacant by operation of law.

LEGISLATIVE PRECEDENTS.

If Mr. Shea is declared to be ineligible to his seat, then the votes cast for him were illegal and void, and to be considered as blanks. The contestant Mr. Anderson, having received the majority of the legal votes cast for member of Assembly, is entitled to the seat in the Assembly for the 24th Assembly district of the city and county of New York.

Even if counsel for Mr. Shea is correct, that, conceding the ineligibility of the sitting member that the contestant cannot take the seat, it will not aid Mr. Shea. The main question is not whether Mr. Anderson shall have the seat, but whether Mr. Shea shall hold it. If the law says that he is ineligible, he must vacate his seat, no matter who gets it. Individuals are of no consequence, but the public vitally interested in a due observance of the laws of the land. It was never intended that any man should draw pay for two offices at the same time. It is a fraud upon tax payers, and the committee would be guilty of violating their oath to support the constitution and laws, if they decide that an ineligible candidate shall hold his seat simply because they think that a citizen who brings to their notice this gross violation of law, is not entitled to it. It is necessary to establish a precedent to show the democracy that the city and State Treasurer is not wholly at their disposal. If Mr. Shea can hold two offices, he can hold twenty. If former Legislatures have acted differently in different cases that is no reason why this committee should not fearlessly do its duty on the interest of honesty and good government.

All of which is respectfully submitted.

Dated NEW YORK, February 8, 1886.

JAMES C. ANDERSON,
Contestant.

J. C. DELAMARE,
ISAAC BARRET,
Of counsel.

Statement of facts on behalf of contestant James C. Anderson, claiming the ineligibility of John B. Shea to his seat as a member of the Legislature from the twenty-fourth Assembly district in the city and county of New York.

In the month of September, 1885, the said John B. Shea was appointed a dock-master of the city of New York, accepted such office, duly qualified, and filed a bond in the sum of \$3,000 conditioned for the faithful performance of his duties, and entered upon the duties of such office. That the salary of such office was \$1,800 per annum. That the said John B. Shea held such office and performed the duties pertaining thereto and received the salary therefrom, from the date of his appointment until January 1, 1886.

That the said John B. Shea resigned said office of dock-master on the first day of January, 1886.

That at an election held in the city and county of New York on the third day of November, 1885, the said John B. Shea was a candidate for member of Assembly for the year 1886, for the twenty-fourth Assembly district for the city and county of New York, and the said James C. Anderson was also a candidate for member of Assembly for the same district. That the said Shea received at such election 5,437 votes for member of Assembly, and James C. Anderson 3,167 votes for the same office, and the said John B. Shea having received the majority of the votes cast, was declared elected as member of Assembly for the twenty-fourth Assembly district of the city and county of New York.

The question to be decided in this case is, "was John B. Shea, at the time of his election as member of Assembly for the twenty-fourth Assembly district, New York city, eligible to the Legislature under section 8 of article 3 of the State Constitution as amended in 1874?" which provides as follows:

SEC. 8. "No person shall be eligible to the Legislature who at the time of his election is, or within *one hundred days* previous thereto, has been a member of Congress, a civil or military officer under the United States, or an *officer* under any city government; and if any person shall, after his election as a member of the Legislature be elected to Congress, or appointed to any office, civil or military, under the government of the United States, *or under any city government, his acceptance thereof shall vacate his seat.*

CONSOLIDATION ACT.

Chapter 410, sec. 34, Laws of 1882, provides for a "Department of Docks."

§ 44. The head of the "Department of Docks" shall be called the "*Board of Docks.*" Said board shall consist of three persons, who shall be residents of said city, and shall, unless sooner removed, respectively hold their offices for *six* years.

§ 46. Speaks of "Members of a Board in any Department of the City Government."

§ 48. The heads of all departments shall have power to appoint and remove all chiefs of *bureaus*, (except the chamberlain) as also all *clerks*,

officers, employees and subordinates in their respective departments, etc.

§ 53. every person appointed to an office under the city shall receive a certificate of appointment, etc.

§ 54. And take an oath.

§ 56. *Officers* to pay over fees.

§ 60. Any alderman, coroner, or head of department, chief of bureau, deputy thereof or *clerk* therein or *other officer* of the corporation, etc.

BY-LAWS DOCK DEPARTMENT.

Section 718. "The board of dock commissioners shall appoint a secretary and such *sub-officers*, clerks and agents as shall be necessary to assist said board in the performance of its duties, and the exercise of its powers, and may fix the compensation of all persons so appointed."

§ 719. Department to present to the mayor annually names, etc., of all persons appointed, etc.

DEFINITION OF OFFICE, ETC.

"An *office* is simply an appointment or authority on behalf of the *government* to perform certain duties usually at and for a certain compensation." *Smith v. The Mayor*, 37 N. Y., 518, 520. "It is a right to exercise a public function or employment, and to take the fees and emoluments belonging to it."

BOUVIER TITLE OFFICE.

People, ex rel. Henry, v. Nostrand, 46 N. Y., 375, 381. "The idea of an officer, clearly embraces the idea of tenure, duration, fees or emoluments, rights and powers, as well as that of duty, a public station or *employment*, an *employment* confirmed by *appointment* of government."

BURRILL'S DICTIONARY — TITLE "OFFICE."

"An *employment* on behalf of the government in *any* station or *public trust* not merely transient, occasional or incidental. *Matter of Oaths by Attorneys, etc.*, 20 Johns. 493, PLATT, J. "An office is a public charge or employment, and the term seems to comprehend every charge or *employment* in which the public are interested." Sanford Ch., *Matter of Wood*, 2 Cowen 29, note.

POLICEMAN AN OFFICER.

People, ex rel. Ryan, v. French, 91 N. Y. R., 265. Police surgeon not a clerk or employee but an *officer*. *People, ex rel. Satterly, v. Board of Police*, 75 N. Y., 38. One who does not discharge independent duties, but acts under the direction of others, is not an officer. 75 N. Y., 41-42. The office of inspector of combustibles is a public salaried office, appointed by the fire commissioners of New York city. *Terhune v. The Mayor, etc.*, 88 N. Y. Ct. Ap., 250. Where the trust they exercise and the duty they perform are transient and occasional,

they are not to be considered public officers, as where no oath of office, nor a bond to be furnished. Matter of Hathaway, 71 N. Y., 243, ALLEN, J. Rowland was appointed an attendant upon the Supreme court. The language of the act to which he owes his appointment is somewhat different from that of the act of 1870, chapter 408, section 11, but his duties are none the less *official* than those of the persons named therein.

CONSTITUTION.

The appointment of Mr. Shea as dock-master was not illegal as contended by counsel, but was in all respects valid and lawful, although he did not resign his seat in the Legislature of 1885, as the latter clause of section 8, article 3 of the State Constitution provides. "If any person shall, after his election as a member of the Legislature, be elected to Congress, or *appointed to any office*, civil or military, under the government of the United States, or *under any city government his acceptance thereof shall vacate his seat.*"

Under the foregoing constitutional provision, as soon as Mr. Shea accepted, qualified and entered upon the duties of dock-master, he ceased to be a member of the Legislature for 1885, and the seat became vacant by operation of law.

LEGISLATIVE PRECEDENTS.

If Mr. Shea is declared to be ineligible to his seat, then the votes cast for him were illegal and void, and to be considered as blanks. The contestant, Mr. Anderson, having received the majority of the *legal* votes cast for Member of Assembly, is entitled to the seat in the Assembly for the Twenty-fourth Assembly districts of the city and county of New York.

All of which is respectfully submitted.

Dated New York, *February 8, 1886.*

JAMES C. ANDERSON,
Contestant.

J. C. DELAMARE and
ISAAC B. BARRETT,
Of Counsel.

Even if counsel for Mr. Shea is correct, that, conceding the ineligibility of the sitting member that the contestant cannot take the seat, it will not aid Mr. Shea. The main question is, not whether Mr. Anderson shall have the seat, but whether Mr. Shea shall hold it. If the law says he is ineligible, he must vacate his seat, no matter who gets it. Individuals are of no consequence, but the public is vitally interested in a due observance of the laws of the land. It was never intended that any man should draw pay for two offices at the same time. It is a fraud upon the taxpayers, and the committee would be guilty of violating their oath to support the Constitution and Laws, if they decide that an ineligible candidate shall hold his seat simply because they think that a citizen, who brings to their notice this gross violation of law, is not entitled to it. It is necessary to establish a precedent to show the democracy that the city and State Treasury is

not wholly at their disposal. If Mr. Shea can hold two offices, he can hold twenty. If former Legislatures have acted differently in different cases, that is no reason why this committee should not fearlessly do its duty in the interest of honesty and good government.

JAMES C. DELAMARE,

ISAAC B. BARRETT,

Of Counsel.

Exhibited this 8th day of February, 1886.

M. BUTZEL,

Attorney for J. B. Shea.

STATE OF NEW YORK.

No. 74.

IN ASSEMBLY,

FEBRUARY 26, 1886.

LIST OF GENERAL ORDERS.

G. O.

254. Int. 456. An act to amend section 2793 of the Code of Civil Procedure.
255. Int. 260. An act to amend chapter 488 of the Laws of 1885, entitled "An act to amend chapter 315 of the Laws of 1884, entitled 'An act requiring contracts for the conditional sale of personal property on credit to be filed in the town clerk's and other offices.'"
256. Int. 241. An act further to amend chapter 590 of the Laws of 1865, entitled "An act to incorporate the Porous Plaster Company of the city of New York, as said act was amended by chapter 43 of the Laws of 1880."
257. Int. 568. An act to provide for a uniform system of school text-books and appropriating money for the compilation thereof. (Recommitted to the Committee on Ways and Means.)
258. Int. 182. An act to amend chapter 483 of the Laws of 1885, entitled "An act to tax gifts, legacies and collateral inheritances in certain cases."
259. Int. 438. An act for the appointment of a superintendent of Game and Fish Protectors, to define his duties, and to repeal section 4, chapter 317 of the Laws of 1883. (Recommitted to the Committee on Ways and Means.)
260. Int. 591. An act to provide for relief of indigent soldiers and sailors and marines, and the families of those deceased. (Recommitttoed the Committee on Ways and Means.)
261. Int. 585. An act to authorize assignments by insolvent debtors and provide for their discharge. (Recommitted to the Committee on the Judiciary.)

G. O.

262. Int. 579. An act to amend section 2202 of the Code of Civil Procedure in relation to duration of imprisonment in civil actions. (Recommitted to the Committee on the Judiciary).
263. Int. 284. An act for the appointment of additional notaries public.
264. Int. 521. An act to amend certain sections of the Code of Civil Procedure.
265. Int. 600. An act to legalize the action of the electors and tax payers of the village of Whitehall, in Washington county, as expressed by their vote on the 12th day of November, 1885, exempting from assessment of taxation for local purposes certain lands and premises in said village.
266. Int. 606. An act to amend section 15, chapter 613 of the Laws of 1875, entitled "An act to authorize the formation of corporations for the safe keeping and guaranteeing of personal property."
267. Int. 605. An act to incorporate the Republican Club of the city of New York.
268. Int. 602. An act to amend section 21 of article 1, title 3, chapter 13, part 1 of the Revised Statutes.
269. Int. 592. An act making an appropriation for cleaning and removing dirt and other obstructions from the State ditch along the north-easterly side of the Oswego canal in the town of Saline, under the supervision and direction of the Superintendent of Canals.
270. Int. 573. An act in relation to extending Fourth street in the city of Troy, from Madison street to Ida street, and constructing a bridge over the Poestenkill creek in said city.
271. Int. 29. An act relating to the city of Troy and to regulate taxation in said city. (Recommitted to the Committee on Affairs of Cities.)
272. Int. 576. An act to amend chapter 613 of the Laws of 1870, entitled "An act to lay out, open and improve a street in the plaza of Prospect Park in the city of Brooklyn." (Recommitted to the Committee on Affairs of Cities.)
273. Int. 575. An act to amend chapter 335 of the Laws of 1881, entitled "An act to fix and limit the amount to be expended by the Brooklyn Park Commissioners for maintenance and improvement of the several parks and parkways which are a charge on the city of Brooklyn, as amended by chapter 254 of the Laws of 1884." (Recommitted to the Committee on Affairs of Cities.)

G. O.

274. Int. 561. An act to amend chapter 519 of the Laws of 1870, entitled "An act to revise the charter of the city of Buffalo, and the acts amendatory thereof."
275. Int. 557. An act authorizing the construction of an exchange bridge over the Champlain canal in the village of Fort Edward, and making an appropriation therefor.
276. Int. 106. An act governing the granting of permission to lay pipes or mains in the city of New York.
277. Int. 544. An act to provide for the enforcement of ordinances passed by the common council of Long Island City.
278. Int. 160. An act to repeal section 2 of chapter 276 of the Laws of 1883, entitled "An act amend chapter 410 of the Laws of 1882, entitled 'An act to consolidate into one act, and to declare the special or local laws affecting public interests in the city of New York.'"
279. Int. 229. An act to amend chapter 666 of the Laws of 1875, entitled "An act further to provide for the construction and operation of a steam railway or railways in the counties of the State." (Recommitted to the Committee on Railroads.)
280. Int. 570. An act to amend the title of an act, entitled "An act to authorize the construction of a street railroad in the city of Auburn," passed April 15, 1871.
281. Int. 179. An act [to protect commerce on the] canals of the State.
282. Int. 476. 'An act to authorize and empower the town boards in the several towns of the State of New York to make and establish rules, ordinances and regulations for the safe keeping of gunpowder, nitro-glycerine or any other explosive or combustible material within the limits of said towns.
283. Int. 522. An act to authorize the supervisor and justices of the peace of the town of Flatlands in the county of Kings, to license and regulate all public hacks, vehicles, vendors, shows, concerts and public amusements in the said town of Flatlands.
284. Int. 398. An act to amend section 11 of article 1 of title 1 of chapter 16 of part first of the Revised Statutes, as amended by chapter 398 of the Laws of 1883.
285. Int. 523. An act authorizing the closing of streets and avenues in the town of Flatbush in Kings county, or the changing of the lines of such streets and avenues.
286. Int. 480. An act to incorporate the New York Society for the Prevention of Contagious Diseases.

G. O.

287. Int. 597. An act for the better preservation of the health of children in institutions.
288. Int. 546. An act to facilitate the passage of fish over dams in the fluvial waters of this State.
289. Int. 556. An act for the better protection of fish in Lake Champlain, its bays and tributaries.
290. Int. 447. An act to amend chapter 317 of the Laws of 1883, entitled "An act to amend chapter 591 of the Laws of 1880, entitled 'An act for the appointment of game and fish protectors.'" (Recommended to the Committee on Game Laws.)
291. Int. 608. An act to regulate the employment of women and children in manufacturing establishments, and to provide for the appointment of inspectors to enforce the same. (Recommended to the Committee on Trade and Manufactures.)
292. Int. 460. An act to amend chapter 639 of the Laws of 1871, entitled "An act to regulate and protect the planting of oysters in the public waters of the towns of Jamaica and Hempstead in the county of Queens."
293. Int. 392. An act to enable the corporation in the city of New York, known as "Saint Michael's Protestant Episcopal Church," to acquire and hold land in Queens county, and to use the same for cemetery purposes. (Recommended to the Committee on Charitable and Religious Societies.)
294. Int. 34. (Senate.) An act making an appropriation for the completion of the extension of the south wing of the New York State Reformatory at Elmira and for the purchase of material therefor.
295. Int. 26. (Senate.) An act to amend chapter 177 of the Laws of 1885, entitled "An act for the reconstruction of wastegates and spill-way in the south embankment of the Erie canal in the village of Eagle Harbor in the county of Orleans."
296. Int. 35. (Senate.) An act to amend chapter 271 of the Laws of 1880, entitled "An act to amend chapter 519 of the Laws of 1870, entitled 'An act to amend the charter of the city of Buffalo.'" "
297. Int. 32. (Senate.) An act to authorize the city of Buffalo to issue its bonds for the purpose of raising money with which to redeem outstanding bonds of said city as they fall due.
298. Int. 21. (Senate.) An act to amend chapter 410 of the Laws of 1882, entitled "An act to consolidate into one act and to declare the special and local laws affecting public interests in the city of New York."

G. O.

299. Int. 8. (Senate.) An act to amend [section two of] chapter 345 of the Laws of 1881, entitled "An act to amend chapter 82 of the Laws of 1880, entitled 'An act to regulate the location of future burial grounds or cemeteries within the city of Buffalo.'"'

STATE OF NEW YORK.

REPORT

OF THE

Superintendent of the Banking Department

RELATIVE TO

SAVINGS BANKS.

TRANSMITTED TO THE LEGISLATURE MARCH 1, 1886

ALBANY:
WEED, PARSONS AND COMPANY,
LEGISLATIVE PRINTERS.
1886.

STATE OF NEW YORK.

No. 75.

IN ASSEMBLY,

MARCH 3, 1886.

ANNUAL REPORT

OF THE SUPERINTENDENT OF THE BANKING DEPARTMENT
RELATIVE TO SAVINGS BANKS.

Hon. JAMES W. HUSTED, *Speaker of the Assembly* :

SIR — I have the honor to herewith transmit to the Legislature the Annual Report relative to Savings Banks, as required by section 276 of chapter 409 of the Laws of 1882.

I am, very respectfully, your obedient servant,

WILLIS S. PAINE,
Superintendent.

REPORT.

STATE OF NEW YORK:

BANKING DEPARTMENT, }
ALBANY, *February 26, 1886.* }

To the Legislature of the State of New York :

In accordance with the requirements of chapter 409 of the Laws of 1882, I transmit herewith for the consideration of your honorable body the annual report of this Department relative to the condition and affairs of the Savings Banks, and Trust, Loan and Mortgage Companies on the morning of January 1, 1886, before the transaction of any business on that day.

RESOURCES OF STATE FINANCIAL INSTITUTIONS.

The aggregate resources of the several classes of financial institutions, organized and operated under the laws of this State and subject to the supervision of the Banking Department are shown for each of the last four years by the following table. The total resources of these institutions January 1, 1882, were \$680,580.082. A net increase during four years of \$224,829,130.89 :

	RESOURCES.			
	Jan. 1, 1883.	Jan. 1, 1884.	Jan. 1, 1885.	Jan. 1, 1886.
Savings banks.....	\$472,927,319 00	\$499,242,641 00	\$505,927,496 00	\$534,536,633 00
Banks of discount and deposit	149,261,859 99	171,591,164 00	177,445,045 00	190,576,663 00
Trust companies.....	143,889,348 00	164,314,887 17	158,693,061 31	176,216,940 82
Safe deposit companies... ..	2,067,966 23	3,853,186 61	3,670,477 36	4,078,976 07
	\$768,146,493 22	\$839,001,878 78	\$845,736,079 67	\$905,409,212 89

The resources of the institutions subject to examination by this Department, including building, mutual loan and accumulating fund associations exceed, one billion dollars.

NUMBER OF BANKS.

The number of savings banks in existence January 1, 1886, was 123; ten of which are in process of liquidation and receive no deposits. I have repeatedly urged the representatives of dormant banks to wind up their affairs under the provisions of the savings bank law, before lapse of time renders it impossible to secure attendance of the necessary number of trustees to take the action required. As each of these institutions has failed to receive sufficient patronage to warrant continuance in business, the interests of all concerned will be best served by requiring them to surrender their respective charters. The name, location and amount of deposits held by each of the banks referred to, are as follows:

Date incorporated.	NAME.	Location.	Amount due depositors.
1866.....	Hope Savings Bank.....	Albany	\$320 71
1866.....	Chautauqua County Savings Bank.	Fredonia	4 24
1869	Southern Tier Savings Bank.....	Elmira	671 63
1871.....	Mechanics' Savings Bank	Brooklyn	330 61
1869.....	Equitable Savings Institution	New York City.....	151 49
1872.....	Whitestone Savings Bank.....	Whitestone.....	478 66
1857.....	Central Savings Bank.....	Troy	65 26
1857.....	Manufacturers' Savings Bank.....	Troy	405 35
1857.....	Mutual Savings Bank.....	Troy	815 10
			\$3,243 05

The Eleventh Ward Savings Bank of New York city, in voluntary liquidation since April, 1884, paid depositors \$18,209.85 during the past year.

ORGANIZATION OF NEW BANKS.

While no formal request has been made during the year for authority to organize a new savings bank, several informal applications have been received from different portions of the State of a character to justify the opinion that the sole purpose in organizing savings banks was that they might be used as tenders to other finan-

cial corporations. It is hardly necessary to add that such applications have met with no encouragement.

CLOSED BANKS.

The White Plains Savings Bank, by unanimous vote of its board of trustees, at a meeting held for the purpose June 21, 1879, decided to wind up the affairs of the bank, after having paid to all creditors the sums due to them, to the end that its corporate franchise might terminate and be surrendered. Under date of December 29, 1885, the president and secretary of the bank filed an affidavit, in this Department setting forth that all creditors had been paid in full, and that said bank had no remaining assets, and that there were no outstanding claims against it. February 3, 1886, notice was served upon me that its trustees would apply to the Supreme Court, during the present month, for an order or decree adjudging the franchise of the bank surrendered, and the existence of the corporation ended.

The Park Savings Bank, of the city of Brooklyn, having taken the necessary steps to effect its voluntary dissolution, under the provisions of chapter 409, Laws of 1882, filed the required list of names of depositors having unclaimed balances in the bank, and deposited with me in trust, a sum of money sufficient to pay all creditors in full, thereby terminating the corporate existence of the institution.

FAILED BANKS.

A special examination of the affairs of The East Side Savings Bank for Sailors, located in the city of New York, was made under my direction December 28, 1885. The bank was organized in 1871, and had its place of business in the office of the Shipping Commissioner of the port of New York until the removal in 1884 of its president, from the position of Shipping Commissioner, by Judge Wallace, of the United States Circuit Court. At that time the bank had practically ceased to transact business further than paying depositors. The greatest amount of deposits held by it at any one time was \$20,700. The examination showed that all but twenty-

seven depositors had been paid the full sums due them. The aggregate amount due depositors at that time, as shown by the books of the bank, was \$516.76. To meet this liability it held the sum of \$787.12 in cash, but it was claimed by the holders of three pass-books that the sums due on the same had been wrongfully paid to parties having no claim thereto. The officers of the bank allege that such payments were made on what to them appeared due evidence of loss of pass-books. The trustees offered to transfer the assets to me under the provisions of law, authorizing the voluntary closing of solvent savings banks. This offer was declined, for the reason that litigation would be necessary to determine the rights of the parties in interest, and as the appointment of a receiver would best accomplish such purpose, I reported the facts to the Attorney-General, with the recommendation that an application be at once made to the courts for the appointment of a receiver of the property and effects of the bank. On January 9th, Justice Van Brunt, on motion of the Attorney-General, appointed Scott Lord, Jr., receiver of the bank, and its affairs are now in process of settlement.

EAST CHESTER SAVINGS BANK.

Late in 1884 I was informed of an intention on the part of the trustees of the East Chester Savings Bank, located at Mount Vernon, to close its affairs and surrender the charter of the bank. The failure in November, 1884, of the senior member of a private banking firm who was also president of the savings bank, resulted in decreasing its deposits from \$118,687.48, July 1, 1884, to \$47,511.81, January 1, 1885. Being satisfied that there was a good field for a savings bank at Mount Vernon, I notified the trustees of the bank that should they decline to continue the same, the requisite measures would be taken to place its affairs in other hands. The result during the past year has fully justified my prediction that the impairment of public confidence in this bank was but temporary. At the commencement of the present year its deposits had increased to the sum of \$64,331.77, with surplus on market values of \$7,419.40, and there is every reason to believe that the bank will continue a career of usefulness.

Condition of the Savings Banks January 1, 1886.

RESOURCES.

Bonds and mortgages.....		\$153,255,439 00
<i>Stock Investments.</i>		
United States bonds.....	\$140,066,610 00	
District of Columbia 3-65 bonds.....	3,554,000 00	
Bonds of the State of New York.....	4,146,100 00	
Bonds of States other than New York.....	18,096,389 00	
Bonds of cities in this State.....	91,886,681 00	
Bonds of counties in this State.....	10,224,558 00	
Bonds of towns in this State.....	4,048,595 00	
Bonds of villages in this State.....	1,652,566 00	
Total par value of stock investments.....	\$273,675,499 00	
Total cost of stock investments.....	\$289,102,612 00	
Estimated market value of stock investments..		326,078,463 00
Loaned on stocks as authorized by chapter 409 Laws of 1882.....		5,949,192 00
Banking-houses and lots at estimated market values.....		6,446,465 00
Other real estate at estimated market values.....		1,761,750 00
Cash on deposit with banks and trust companies.....		29,228,685 00
Cash on hand.....		6,278,194 00
Amount loaned on collaterals.....		139,621 00
Other assets.....		5,398,824 00
Total resources.....		\$534,536,633 00
LIABILITIES.		
Amount due depositors.....		\$457,050,250 00
Other liabilities		203,494 00
Surplus		77,282,889 00
Total liabilities.....		\$534,536,633 00
STATISTICS.		
Number of open accounts January 1, 1886.....		1,208,072
Accounts opened and reopened in the year 1885		240,500
Accounts closed in the year 1885.....		197,358
Deposits received dnring 1885, not including interest credited.....		\$157,210,736
Deposits withdrawn during 1885.....		152,400,064
Interest credited and paid for the year 1885.....		15,151,979
Salaries paid during 1885.....		1,096,823
Expenses other than salaries paid during 1885.....		443,838
Unauthorized investments January 1, 1886, at market values.....		190,729
Average of each account January 1, 1886.....		378.33

CHARACTERISTICS OF 1885.

On January 1, 1886 the aggregate resources of the savings banks of the State were \$534,536.633. January 1, 1885 they were \$505,-927,496, an increase during the year of \$28,609,137. The pre- ceding year the increase was but \$6,684,855.

PRESENT INVESTMENTS. STOCKS AND BONDS.

More than sixty one per cent of the total resources of the savings banks was invested in stocks or bonds of the following classes on January 1, 1886, viz.: United States; District of Columbia, 3-65s; bonds of New York State and of other States which had not defaulted in payment of principal or interest on their obligations for ten years previous to making such investments, and in bonds issued by cities, counties, towns and villages of this State. The proportion in which such securities are held, and the increase in the several classes, for the past year, are shown by the following table. The net increase at par values for the year was \$10,835,499. The increase during the preceding year was \$962,362.

DESCRIPTION.	Par value, Jan. 1, 1885.	Par value, Jan. 1, 1886.	Increase.
United States	\$134,628,660	\$140,066,610	\$5,437,950
District of Columbia, 3-65s.....	3,159,000	3,554,000	395,000
New York State.....	4,073,250	4,146,100	72,850
States other than New York.....	15,713,166	18,096,389	2,383,223
Cities in this State	90,015,058	91,886,681	1,871,623
Counties in this State.....	10,142,096	10,224,558	82,462
Towns in this State	3,985,145	4,048,595	63,450
Villages in this State	1,123,625	1,652,566	528,941
	\$262,840,000	\$273,675,499	\$10,835,499

MORTGAGES.

On January 1, 1886, about twenty-nine per cent of the total resources of the savings banks was loaned on bonds and mortgages on real estate situate in this State, worth at least twice the amount loaned thereon. The aggregate of such loans was \$153,255,439, January 1, 1885, the amount so loaned was \$141,944,250. During the year the net increase was \$11,311,189. The law restricts the aggregate amount which a savings bank may loan on bonds and mortgages to sixty per centum of the whole amount of its deposits. Before that limitation is reached the savings banks may loan \$320,599,883 on present amount of resources. The table given below shows the distribution of such loans throughout the State by counties :

COUNTY,	Amount loaned.	COUNTY.	Amount loaned.
Albany	\$2,792,191 00	Onondaga..	\$5,457,727 00
Broome	541,507 00	Orange.....	1,584,037 00
Cayuga	924,785 00	Oswego.....	406,126 00
Columbia.....	241,675 00	Putnam	104,585 00
Cortland.....	229,292 00	Queens	869,535 00
Dutchess	1,762,322 00	Rensselaer	496,504 00
Erie	8,444,676 00	Richmond	191,300 00
Greene	147,708 00	Schenectady.....	177,475 00
Jefferson	464,397 00	Seneca	61,115 00
Kings	17,161,609 00	Suffolk.....	1,415,457 00
Madison	227,792 00	Tompkins	174,566 00
Monroe	9,836,305 00	Ulster.....	2,332,287 00
New York.....	93,338,905 00	Westchester.....	1,860,265 00
Niagara	273,003 00		
Oneida	1,738,293 00		
			\$153,255,439 00

REAL ESTATE.

The total amount invested in real estate on January 1, 1886, was \$8,208,215. Of this sum, \$6,446,465, were reported at the beginning of the present year as the estimated market value of the sixty banking houses owned by savings banks of the State, the remaining banks lease the premises occupied by them. The actual cost of the banking buildings was \$9,395,216.38. The remaining real estate amounting to \$1,761,750, consists of property acquired at foreclosure sales where it became necessary for the several banks to become purchasers in order to protect their own interests. The value of real estate other than banking houses owned by the savings banks January 1, 1881, was \$4,351,959, a decrease during five years of about sixty per cent.

LOANS ON STOCKS AND BONDS.

On January 1, 1883, the savings banks held loans on the pledge of a class of securities in which by law they may invest amounting to \$22,245,595. The aggregate of such loans January 1, 1886, was only \$5,949,192. During a period of three years this class of loans has fallen off about seventy-three per cent, owing largely to the fact that savings banks cannot compete for this safe and profitable business on account of a restriction contained in the present law which prohibits them from loaning in excess of par value upon the pledge of a class of securities which by statute they are authorized to purchase.

The unauthorized loans, that is, loans made previous to the passage of the General Savings Bank Law and which under its provisions could not legally be made, aggregated \$139,621.68 on January 1, 1886. The decrease during the year was \$46,184.32. January 1, 1879, the banks of the State held \$526,999 of such loans.

CASH ON HAND AND DEPOSITED.

The total amount of cash held by the savings banks in their own vaults January 1, 1886, was \$6,278,194. On January 1, 1885, it was \$5,889,279. The aggregate amount of cash deposited with banks and trust companies of the State at the beginning of the present year was \$29,228,685. With the exception of a trifling amount these deposits are earning rates of interest ranging from one to four per cent, the average rate being $2\frac{1}{10}$. The amount of cash uninvested is practically the same now that it was a year ago. January 1, 1885, the amount was \$35,296,004. January 1, 1886, it was \$35,506,879. Two years ago the total sum of cash uninvested was \$40,106,755. The table given below shows the various rates of interest received by the savings banks during 1885, and the amount of deposits on which the different rates are paid :

Rate per cent received.	Amount of deposit.	Rate per cent received.	Amount of deposit.
0	\$1,195,896 74	$3\frac{1}{2}$	\$132,645 59
1	2,594,742 58	4	3,009,381 64
$1\frac{1}{2}$	6,545,009 63	$4\frac{1}{2}$	25,000 00
2	9,247,095 56	5	21,000 00
$2\frac{1}{2}$	3,191,756 45	6	59,124 91
3	3,207,031 90		
			\$29,228,685 00

DEPOSITS.

The amount due to depositors by the savings banks of the State January 1, 1886, was \$457,050,250. On January 1, 1885, it was \$437,107,501, an increase during the year of \$19,942,749, against \$6,027,491 for the preceding year. The increase from January 1, 1885, to July 1, was \$8,779,547.60 ; from July 1 to January 1, 1886, it was \$11,163,201.40.

The aggregate of deposits received during the year 1885, not including interest credited for that period, was \$157,210,736; the amount withdrawn was \$152,400,064. The total amount of deposits for each year since 1858 is given in the following table:

YEAR.	Deposits.	YEAR.	Deposits.
January 1, 1858	\$41,422,672	January 1, 1873	\$285,286,621
January 1, 1859	48,194,847	January 1, 1874	285,520,085
January 1, 1860	58,178,160	January 1, 1875	303,935,649
January 1, 1861	67,440,397	January 1, 1876	319,260,202
January 1, 1862	64,083,119	January 1, 1877	316,677,285
January 1, 1863	76,538,183	January 1, 1878	312,823,058
January 1, 1864	93,786,384	January 1, 1879	299,074,639
January 1, 1865	111,737,763	January 1, 1880	319,258,501
January 1, 1866	115,472,566	January 1, 1881	353,629,657
January 1, 1867	131,769,074	January 1, 1882	387,832,893
January 1, 1868	151,127,562	January 1, 1883	412,147,213
January 1, 1869	169,808,678	January 1, 1884	431,080,010
January 1, 1870	194,360,217	January 1, 1885	437,107,501
January 1, 1871	230,749,408	January 1, 1886	457,050,250
January 1, 1872	267,905,826		

DEPOSITORS.

January 1, 1886 the number of depositors or open accounts was 1,208,072, an increase of 42,898 during the year. The increase during 1884 was 17,586. The present average of each account is \$378.33. January 1, 1885, it was \$375.14, an increase of \$3.19 against a decrease of fifty cents during 1884. The table given below shows the number of depositors and the average amount due to them on the first day of January for each year since 1858.

YEAR.	Number of depositors or open accounts.	Average of each deposit.	YEAR.	Number of depositors or open accounts.	Average of each deposit.
1858.....	203,804	\$203 24	1873.....	822,642	\$346 79
1859.....	230,074	209 47	1874.....	839,472	340 12
1860.....	273,697	208 91	1875	872,498	348 35
1861.....	300,693	224 28	1876.....	859,738	371 35
1862.....	300,511	213 21	1877.....	849,639	372 72
1863.....	347,184	220 45	1878.....	844,550	370 40
1864.....	400,194	234 35	1879.....	810,017	369 22
1865.....	456,403	244 82	1880.....	864,456	369 32
1866.....	465,001	248 33	1881.....	953,707	370 79
1867.....	488,501	270 10	1882.....	1,036,106	374 32
1868.....	537,466	281 18	1883.....	1,095,971	376 05
1869.....	588,556	288 51	1884.....	1,147,588	375 64
1870.....	651,474	296 80	1885.....	1,165,174	375 14
1871.....	712,109	324 03	1886.....	1,208,072	378 33
1872.....	776,700	344 92			

SURPLUS.

The total surplus of the savings banks January 1, 1886, was \$77,282,889; January 1, 1885, it was \$68,669,001. Such surplus is estimated on market value of stock investments and present value of real estate. Taking stock investments at par value and real estate at market value the surplus is \$24,879,925, an increase during the year of \$8,613,888 on market value basis, and \$2,320,292 on par value basis.

DIVIDENDS OR INTEREST TO DEPOSITORS.

The sum of \$15,151,979 in interest or dividends was paid or credited to depositors during the year 1885. Forty banks, holding deposits of \$176,931,379.29, paid a uniform rate of four per cent; one bank, with \$506,022.39 of deposits, paid four and one-half per cent; seventeen banks, with \$133,058,028.50 paid three and one-half per cent. The various rates paid, with the aggregate of deposits, are given in the following table:

Number of banks.	Rate per cent of interest paid.	Amount of deposits.	Number of banks.	Rate per cent of interest paid.	Amount of deposits.
6.....	.....	\$1,957 34	1..	3, 3½, 4½	\$444,845 34
1.....	2, 3, 4	27,989,338 74	2.....	3½, 4	718,715 77
31.....	3, 4	87,451,595 82	1.....	3½, 4, 4½	1,093,290 57
13.....	3	10,103,134 63	2.....	3½, 4½	5,178,995 74
17.....	3½	133,058,028 50	40.....	4	176,931,379 29
3.....	3, 3½	7,192,733 83	1.....	4½	506,022 39
1.....	3¼, 3¾	742,427 52			
4.....	3, 3½, 4	5,637,784 52	123.....	.....	\$457,050, 250 00

EXPENSES.

During the year 1885, the total expenses of the savings banks were \$1,540.161 of this sum \$1,096,323 were paid for salaries and \$443,838 for other expenses. The average cost of the care of each account during the year 1885 was \$1.27; for the year 1884 it was \$1.28.

RECEIVERSHIPS.

The prospect of closing the receiverships of insolvent savings banks during the present year is good. Every effort has been made

by the Attorney-General and myself to accomplish this result. One of the largest, the Mechanics and Traders' Savings Institution, has been wound up during the last year. The receiver of the Third Avenue Savings Bank is at present paying a dividend to its depositors at the office of the Knickerbocker Trust Company. An official investigation shows that the receivers of failed banks are acting in good faith. They seem to be actuated by a desire to pay as much as possible to their beneficiaries, and as their pay is regulated by law and they are under heavy bonds, nothing is to be gained by peremptorily closing receiverships where no expense is being incurred, while there are reasonable prospects of making further collections for the benefit of depositors. The usual table giving the detailed reports of receivers to this Department will be found in the appendix.

UNCLAIMED MONEYS.

A requirement of law is that receivers of insolvent savings banks, before they can be discharged from their trusts, shall file in this Department transcripts or statements from the books of the banks showing the names of all depositors and creditors who have not claimed nor received the balances to their credit or due them, and the amounts which they are entitled to receive, and are further required to pay over and transfer all unclaimed deposits and moneys to the Superintendent of the Banking Department, to be held by him in his name of office, in trust for the depositors and creditors of the closed savings banks from which they were received. Trustees of savings banks which close voluntarily are required to file similar lists and make like deposit of the unclaimed moneys in their hands before their charters can be surrendered. The following table gives the names of the closed banks, the total per centage paid to depositors, the sums deposited with the Superintendent by their representatives, and the payments made to depositors from such funds to January 1, 1886. In all cases written application is preferable, and persons believing money to be due them will save both time and expense by making inquiry in writing rather than by journeying to Albany.

NAME.	Aggregate per cent of dividends declared and paid.	Amount of uncl'med divi- dends deposi- ted with the Superintend't.	Payment of unclaimed dividends to January 1, 1886.
Newtown Savings Bank *.....	100	\$1 40	.....
Port Jervis Savings Bank*.....	100	251 97	\$156 49
Morrisania Savings Bank*.....	100	842 74	490 87
Park Savings Bank, Brooklyn*.....	100	329 44	.....
New Amsterdam Savings Bank	77	429 79	77
Security Savings Bank	61 3-4	1,865 72	515 21
Haverstraw Savings Bank	75	596 04	308 07
Oriental Savings Bank.....	60 1-2	2,255 50	197 37
Abingdon Square Savings Bank.....	48	930 37	323 15
Trades Savings Bank.....	15	547 32	3 72
Mutual Benefit Savings Bank	64	7,554 86	1,786 60
Clinton Savings Bank.	68.169	831 91	40 20
German Up-town Savings Bank.....	64	5,598 70	240 60
Six-penny Savings Bank.....	85.55	39,319 89	2,449 02
Peoples Savings Bank	48 7-12	5,530 96	1,071 68
Central Park Savings Bank	30	1,497 76	201 12
Union Savings Bank, Saratoga Springs.....	68	180 89	.....
Saratoga Savings Bank, Saratoga Springs ..	88	437 88	.....
Mechanics and Traders' Savings Institution.	71	14,315 91	466 57
Total.....		\$83,319 05	\$8,251 44

TRUST, LOAN AND MORTGAGE COMPANIES.

Abstracts of the semi-annual reports of the trust, loan and mortgage companies to this Department, dated the first day of the present year, will be found in the following statement. At the present time there are twenty of these corporations in this State—an increase of eight since the year 1880. Of this number, fifteen are located in the city of New York, two in the city of Brooklyn, and one in the cities of Buffalo, Rochester and Syracuse respectively. My views in connection with the organization of new companies have been stated in the last as well as in my previous reports to the Legislature in relation to incorporated banks, banking associations, individual bankers, and trust, loan, mortgage, security, guarantee and indemnity companies or associations.

* Closed voluntarily by board of trustees.

NOTE.—The amount of interest earned by unclaimed dividends, during the year 1885, was \$2,531.04.

TABLE showing the condition of the Trust, Loan and Mortgage Companies, January 1, 1886.

NAME.	Location.	Resources.	Capital.	Deposits.	Other liabilities.	Surplus and profits.
American Loan and Trust Company.....	New York city...	\$3,544,305 36	\$500,000 00	\$2,981,095 18	.....	\$63,210 18
Brooklyn Trust Company.....	Brooklyn.....	8,480,155 32	600,000 00	7,376,369 15	\$48,125 44	455,660 73
Buffalo Loan, Trust and Safe Deposit Company	Buffalo.....	565,841 43	137,000 00	416,605 60	5,235 83	7,000 00
Central Trust Company.....	New York city...	19,649,368 11	1,000,000 00	16,546,290 18	193,450 66	1,909,627 27
Equitable Trust Company of New London, Conn	New York city...	5,090,597 12	1,500,000 00	.....	3,848,547 85	.....
Farmers Loan and Trust Company.....	New York city...	23,599,164 19	1,000,000 00	20,193,564 57	82,953 17	2,322,646 45
Knickerbocker Trust Company.....	New York city...	1,025,236 43	300,000 00	714,442 79	2,187 01	8,606 63
Long Island Loan and Trust Company.....	Brooklyn.....	2,464,851 48	500,000 00	1,863,916 72	37,699 55	63,235 21
Mercantile Trust Company.....	New York city...	14,503,241 00	2,000,000 00	11,991,760 12	25,600 00	485,880 88
Metropolitan Trust Company.....	New York city...	4,907,777 38	1,000,000 00	3,635,489 51	38,622 96	233,664 91
Mutual Trust Company.....	New York city...	133,008 27	50,000 00	406 36	26,608 52	55,993 39
New York Guaranty and Indemnity Company..	New York city...	100,703 59	100,000 00	.....	360 11	343 48
New York Life Insurance and Trust Company..	New York city...	20,172,744 00	1,000,000 00	15,873,687 05	1,243,544 46	2,055,512 49
Real Estate Trust Company.....	New York city...	213,134 73	150,000 00	8,806 18	31,375 50	22,953 05
Rochester Trust and Safe Deposit Company....	Rochester.....	93,060 66	90,000 00	.....	.....	3,060 66
Title Guarantee and Trust Company.....	New York city...	195,964 58	190,550 00	.....	1,919 22	3,495 36
Trust and Deposit Company of Onondaga.....	Syracuse.....	1,215,301 94	100,000 00	1,068,529 37	229 17	46,543 40
Union Trust Company.....	New York city..	28,146,384 21	1,000,000 00	24,723,123 83	402,809 09	2,020,441 29
United States Mortgage Company.....	New York city...	2,815,063 41	1,000,000 00	.....	1,591,675 01	223,388 40
United States Trust Company.....	New York city...	39,301,037 61	2,000,000 00	31,073,850 33	526,629 04	5,700,558 24
		\$176,216,940 82	\$14,217,550 00	\$138,467,946 94	\$8,107,572 59	\$15,681,822 02

NOTE.— Deficiency in assets, Equitable Trust Company \$257,950.73.

COLLATERAL LOANS.

The present law authorizes savings banks to loan on any of the securities in which they may invest, bonds and mortgages excepted. The amount which may be so loaned is limited to ninety per cent of the cash market value of the securities pledged, and in no case may a loan in excess of the par value of a security be made thereon. This provision of the law, should perhaps be so modified as to permit loans to be made on the class of securities designated, to the amount of ninety per cent of their market value. The bonds referred to are not speculative but investment securities, and consequently not liable to extreme fluctuations. The present law discriminates against the best securities in favor of others less desirable. For example a loan of \$45 is authorized to be made upon a bond of \$100 which would sell for but \$50, while not more than \$100 may be loaned on a United States bond of like amount which sells at \$135. The effect of the restriction is to prevent a profitable class of borrowers from obtaining loans from the savings banks. In the respect referred to, the law is more stringent than safety requires, as banks may purchase at an unlimited premium, the same bond on which they are prohibited from loaning more than its par value. Certainly banks are more safe in holding securities as collateral to a loan than where they hold the same as an investment; in the first instance loss through depreciation in value is borne by the borrower, in the latter case by the bank.

TOWN AND VILLAGE BONDS.

The stocks or bonds of any city, county, town or village of this State, issued pursuant to the authority of any law of this State are authorized investments for savings banks. As they are large holders of these securities it is of great importance to them that the regularity of the issue of all such bonds should be established. While it is comparatively easy in this State to obtain all requisite information as to the issue of city and county bonds through records of the proceedings of the boards of aldermen and supervisors of the respective cities and counties; experience teaches that

it is not so with town and village bonds. Oftentimes no records of the proceedings taken previous to and at the time of issue are kept, and long before the maturity of the obligations it has been found absolutely impossible to establish the validity of the bonds, in order to prevent their repudiation. Again, glaring irregularities have been discovered in the manner of issue, which, if known at the time the bonds were floated, no one could have been found reckless enough to have purchased them. For the benefit of the public at large as well as the savings banks, some source of information should be provided whereby interested parties can inform themselves as to the regularity of the issue of bonds of all towns and villages of this State. To accomplish such purpose a general statute should be enacted requiring that every town and village, before offering any of its bonds for sale, shall record with the clerk of the county in which the town or village is located, an accurate description of the proceedings taken, verified by the proper officers. A certified copy of such record to be filed with the Comptroller of the State for the information of the public, and with the Superintendent of this Department for the benefit of the savings banks. From personal experience in this connection as well as the observation of others, I know that there is necessity for a statute similar to that outlined, and that the loss to savings banks through litigation and default in payment of interest on bonds issued by towns of this State, has been as great as on any single class of stocks or bonds in which by law they are authorized to invest.

GEORGIA BONDS.

For some time there has been a determined effort to have the bonds issued by the State of Georgia accepted as a lawful investment for savings banks of this State. My predecessor in office declined to recognize their legal right to invest in bonds of the State mentioned. Late in 1885 that State issued a considerable amount of bonds, which were offered to the savings banks on terms advantageous to them and there was a desire on the part of some of the banks to purchase the bonds. The matter was

by me referred to the Attorney-General to determine whether the State had defaulted. Several hearings were had, at which the various interests involved were represented by eminent counsel. The conclusions reached by the Attorney-General were based upon a consideration of the facts and circumstances relating to the issue by the State of Georgia of its guarantee of \$1,500,000 of bonds of the Brunswick and Albany railroad, which he holds are in default of interest, the principal not yet being due. Of the bonds recently issued by the State of Georgia the Attorney-General says, he cannot doubt that these obligations and the interest on the same will be promptly paid, and that the faith and honor of the State will be maintained. The right of the trustees of savings banks, however, to invest in them does not depend upon such considerations, but upon the point whether the State has within ten years defaulted. He reaches the conclusion that at least in the case of the bonds issued or indorsed in aid of the Brunswick and Albany railroad it has defaulted, and this brings the case within the prohibition of the statute of New York regulating investments by trustees of savings banks. He therefore concludes that the savings banks of New York may not lawfully invest their deposits in the bonds of the State of Georgia. The full text of the opinion will be found in the appendix.

MISSOURI BONDS.

Previous to July, 1882, bonds issued by the State of Missouri were authorized investments for savings banks of this State. From that date they have been held to fall within the prohibition of the General Savings Bank Law, for the reason that the State failed in 1882 to pay interest due on \$3,000,000 of bonds issued by it in aid of the Hannibal and St. Joseph Railroad Company, pending litigation to determine the rights of the parties in interest. Owing to the great difficulty experienced by the savings banks in obtaining satisfactory bonds for investment, at the solicitation of a considerable number of them a bill was introduced into the Legislature at both the sessions of 1883 and 1884, with a view to

except the State of Missouri from the provisions of subdivision 3 of section 260 of the savings bank law ; it being conceded that its past financial history was of a character to justify the belief that the suspension of interest would be but temporary and was a necessary expedient in order to equitably determine the questions at issue between the railroad company and the State. The bill failed to become a law through fear of establishing a dangerous precedent. An adjustment of the difference having been reached, all arrearages of interest on the bonds in question were paid during the past year, and being informed by the Auditor of the State of Missouri, that the bonds in controversy had been placed on the same footing as all other bonds issued by that State, I submitted all facts connected with the suspension of interest and its subsequent payment, to the Attorney-General of this State, with a request that he would give his official opinion as to whether the deferring of interest under the circumstances detailed was such a default in payment as contemplated by section 260 of the savings bank law. That officer, in his opinion, which is given in full in the appendix, holds that the deferring of the payment of interest in 1882 was not a default within the meaning of the savings bank law, and that savings banks can legally invest in bonds issued by the State of Missouri.

INDIANA BONDS.

The recent issue by the State of Indiana of a considerable amount of its bonds led to repeated inquiries at this Department for information as to the legal right of savings banks to invest in bonds issued by that State. The Attorney-General, after careful examination of the questions involved, held that neither the bondholders nor the State intended that certain outstanding certificates should be regarded as obligations of the State, and consequently it has not made default within ten years in the payment of the principal or interest of any of its obligations, issued under the authority of its Legislature, and that the savings banks of this State may properly and lawfully invest their deposits in bonds issued by the State of Indiana.

PROPOSED LEGISLATION.

The subject of legislation in connection with investments is one of vital importance; in fact safety of investments is the foundation on which our savings bank system rests. That the securities in which these banks may invest the deposits confided to their care are at present considerably restricted none will deny, but that the scope of investments cannot with safety be enlarged by general amendments, sweeping in their provisions, is a fact established by the frequent recurrence of default in payment of interest on State, municipal, railroad and other securities, which had previously been considered of an unexceptionable character.

At the present time any element of danger introduced into the laws governing our savings banks would go far toward engendering that deep feeling of distrust toward the entire system which so recently pervaded all classes. The failure of one of these institutions would do more to weaken confidence than the long continued success of a score would do to perpetuate it. Previous to the passage, in 1875, of what is commonly known as the General Savings Bank Law, all savings banks were created and operated under special charters, obtained directly from the Legislature. Owing largely to the wide latitude of investments authorized by the charters of some of the banks, securities of doubtful value were acquired to an extent that rendered it impossible for them to meet their obligations to depositors on demand; losses were great and forced liquidation resulted in the wreck of twenty-eight of these institutions holding nearly \$15,000,000 of deposits. These failures created suspicion toward all savings banks, and grave doubts existed as to the probability of restoring public confidence. In such restoration no factor bore so important a part as the adoption of a Constitutional amendment in 1874, which required the Legislature by general law to conform all charters of such institutions to a uniformity of powers, rights and liabilities, thereby to a certain extent making them wards of the State.

As an illustration of public sentiment at the time of these failures,

at a meeting held in the city of New York, the following resolution was adopted and published :

“ *Resolved*, That we citizens of New York city, on behalf of depositors, hereby express our absolute want of confidence in the savings bank system as at present administered, and the inefficiency of the laws under which they are organized and operated, believing that they do not afford protection to those whose thrift, industry and frugality enable them to lay aside a portion of their savings.”

In 1876 there was a decrease in deposits of \$2,582,917; in 1877 it was \$3,854,227, and in the following year, \$13,748,419. Save those mentioned with the single exception of 1861, during no year since savings banks have been placed under the supervision of this Department has there been a decrease in the aggregate of deposits.

In the year 1879 the good effect of the restrictive provisions of the law of 1875 became apparent by an increase of more than \$20,000,000 in deposits. In each of the two succeeding years the increase was upwards of \$34,000,000. Public confidence in the savings banks of the State had been fully restored by the fact that depositors were relieved from doubt as to the securities in which their moneys would be invested. No investment could be made in securities outside of the State, except those for which the faith of the United States was pledged, and bonds of States of the Union which had not within ten years preceding defaulted in the payment of principal or interest on their obligations. The investments authorized in the State were, stocks or bonds of cities, counties, towns and villages issued pursuant to the authority of the laws of this State, and interest bearing obligations issued by the city or county in which the bank making the investment is situated; in bonds and mortgages on unincumbered real estate located in this State and worth at least twice the amount loaned thereon, subject to other and additional restrictions; in real estate whereon may be erected a building requisite for the convenient transaction of the business of the bank, the cost of which shall not exceed 50 per cent of the net surplus of the bank and in such real estate as shall have been purchased at sales upon

the foreclosure of mortgages owned by the corporations, or upon judgments or decrees obtained or rendered for debts due or in settlements effected to secure such debts. The rigid enforcement of this law has resulted in weeding out all insolvent savings banks throughout the State. While the banks through the rapid appreciation in market value of the several classes of securities in which they are authorized to invest, have been compelled gradually to reduce the rate of dividends paid to depositors until the average throughout the State has decreased from six per cent to less than three and one-half per cent, the increase in deposits during the ten years the general law has been in force, has been enormous.

On the first day of January, 1875, the aggregate deposits were \$303,935,649, at the commencement of the present year they reached the astounding aggregate of \$457,050,250. In view of the great reduction in the rate of interest paid to depositors, this marvellous increase in deposits can be accounted for in but one of two ways, viz.: either the additional confidence created by the restrictions on investments and the general conduct of the banks have been considered a sufficient compensation to offset the diminished rate of interest, or the banks have been paying rates of interest greater than can be obtained elsewhere with equal security. If, as is generally believed, the increase in deposits averaging \$22,567,944 per annum for the last seven years, has been due to the temporary harboring of wealth in these institutions, it is a grave responsibility to place in jeopardy the usefulness of our savings banks in order to enable those who are abundantly able to personally invest their money to derive advantages which these institutions were never designed to afford. By limiting the aggregate sum to be held to the credit of any one individual, the banks can largely exclude capital and thereby remove the necessity for a wider scope of investments for many years to come.

As has been stated, in the year 1875 the relations of the State toward the savings banks changed, and reference to investments prior to that date is therefore not germane to this subject. Excepting authority to invest in bonds of the District of Columbia commonly

known as 3-65 bonds, and interest bearing obligations issued by the county in which the bank making the investment is situated, the law relating to investments is the same as the original statute of 1875.

The first effort to materially change the law restricting investments originated with the youngest savings bank in the State. A bill authorizing savings banks to invest in bonds of any corporation or individual secured by first mortgage upon property in this State, and "in other good securities (excepting bills of exchange, promissory notes, deposits of personal property and stocks, to which by law the personal liability of stockholders attaches), which might be approved by the Superintendent of the Banking Department, the Governor, Comptroller and State Treasurer, or a majority of them," passed the Legislature of 1883, with little or no opposition. Upon calling the attention of the several savings banks to the fact that this bill needed but the signature of the Governor to become a law, I was enabled to present the earnest protest of representatives of savings banks holding \$449,000,000 of the total \$459,000,000 of resources in the banks at that time, which resulted in the executive veto. Since the defeat of the bill referred to, no effort has been made to remove the restrictions on savings bank investments, until now. Early in the present session the following bill was introduced into the Assembly, viz.:

AN ACT

TO AMEND SECTION TWO HUNDRED AND SIX OF CHAPTER FOUR HUNDRED AND NINE OF THE LAWS OF EIGHTEEN HUNDRED AND EIGHTY-TWO, ENTITLED "AN ACT TO REVISE THE STATUTES OF THIS STATE RELATING TO BANKS, BANKING AND TRUST COMPANIES."

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

SECTION 1. Subdivision three of section two hundred and sixty, chapter four hundred and nine, laws of eighteen hundred and eighty-two, entitled "An act to revise the statutes of this State relating to banks, banking and trust companies," is hereby amended so as to read as follows:

3. In the stocks or bonds of any State in the Union, that has not, within ten years previous to making such investment by such corporation, defaulted in the payment of any part of either principal or interest of any debt authorized by any legislature of such State to be contracted; or in the stocks or bonds of any county or city of such States, which has not, within ten years previous to making such investment, defaulted in the payment of any part of either principal or interest of its funded debt. Such county or city shall have a population of as many as

forty thousand inhabitants, according to a State or United States census, and its funded debt shall not exceed five per cent of its assessed value for purpose of taxation ; or the funded debt may exceed said five per cent, in case such county or city shall be in a State where, since such debt was contracted, the creation of municipal debts to an amount greater than five per cent of assessed valuation has been by law prohibited. But not more than ten per centum of the whole amount of deposits in a savings bank may be invested in the stocks or bonds of any one city or county without this State.

§ 2. This act shall take effect immediately.

This bill now before the Legislature is open to grave objections. While on the general proposition of enlarging the scope of savings bank investments there may be room for honest difference of opinion, a proposal to so amend the law as to authorize the investment of the entire savings bank deposits of this State in securities of cities and counties of other States throughout the Union cannot be entertained. To authorize savings banks to invest in such bonds, however restricted, would in practice lead to many unfortunate investments. The bonds offering the greatest inducements to purchasers, would be such as have often been contested and frequently declared to have been issued in violation of some statute or Constitutional prohibition. As a general rule the uncertainty as to the character of an investment increases in proportion to the square of the distance from the investor. The officers of savings banks have very limited means of ascertaining the validity of the issue of distant securities, the nature of legislation of States affecting the creation and collection of debts of such cities and counties ; the amount of their respective indebtedness ; how the people voted when authorizing the issue of bonds, or how honestly officials acted. These are fundamental questions though often lost sight of until the creditor finds the legality of his security is to be contested in the courts of a distant State where perhaps the cost of prosecuting his claims would be so great that he would prefer to sacrifice the principal sum invested. The case of Elizabeth, N. J., is a very instructive one as to the inability of creditors to realize their claims when opposed by hostile legislation.

Then again the availability of this class of securities must be considered. In case of panic, banks holding a large amount of western or southern securities, could not except at great sacrifice, possibly

not at all, realize funds on them to pay excited depositors. No rate of interest however large will prevent loss of confidence in any bank that fails to pay its just demands with promptness. Our savings banks are institutions protected by the statutes of this State and should not be made subject to stay laws and other repudiating enactments which may be passed at any time by other States. While such an amendment to the law as that suggested would tend to impair confidence in the savings banks, the benefits would inure mostly to the advantage of cities and counties of other States, the securities of which would appreciate in value through competition for their purchase.

The money held by the savings institutions of this State has as a rule been deposited by its residents and it is a question whether money should not be loaned among those from whom it is received. It is asserted that managers of savings banks in the New England States decline equally secure and more profitable investments than those of their immediate locality. They reason that all benefits to be derived in stimulating trade and enlarging the value of property should be given to those who encourage their own institutions.

Another view of the question is that actual necessity for enlarging the latitude of investments does not exist. It is not denied that an abundance of the several classes of securities now authorized is obtainable, but it is claimed that owing to the high premiums which they command, a sufficient income cannot be derived to enable the banks to pay a rate of interest greater than three to three and one-half per cent. Conceding this to be true, the question arises whether the rate of interest named is the full earning capacity of money safely invested. To determine this it becomes necessary to adopt a standard; the Government is everywhere recognized as such, it being the ideal of absolute security. To-day bonds of the United States, redeemable at pleasure, bearing only three per cent interest, sell in open market at a premium. Their earning capacity is therefore less than the lowest rate of interest paid to the depositors of any savings bank in this State. Under such circumstances it may well be asked, do depositors need relief,

or ask for it. The information obtained leads to the conclusion that those most desirous to break down the barriers surrounding investments, are those having securities to sell, which would be enhanced in value by sales to our savings banks.

As no practicable method exists of obtaining the views of depositors on this subject, opinions have been solicited from officers and managers of the savings banks throughout the State, and a large majority of the replies received is to the effect that there is no necessity for a change in the law respecting investments. In some respects the present financial condition is without precedent in the history of this country. Never before have current rates for money ruled so low as to-day, when loans may be negotiated at from one and one-half to three and one-half per cent. Where incomes are limited it is unpleasant to be compelled to accept small returns, and the existing low rates for safe investments tend to produce recklessness on the part of the investor. The fact should always be borne in mind, that when standard rates for money are low, large returns are secured only through increased risk. To save themselves from loss, savings bank depositors must accept the situation, with the consolation that while the principal is secure they escape taxation and receive a rate of interest from one-half, to one and one-half per cent in excess of the Government rate.

The present law respecting investments has proved to be a wise one and it should not be changed until the subject shall have been most carefully considered in all its ramifications. No necessity exists for immediate action. The law may well be allowed to remain as it is until a conference can be held to determine whether it is desirable and safe to amend it in the particular referred to, and I would suggest that the Legislature authorize the Superintendent of this Department to assemble in convention at least once in each five years, representatives from the savings banks for the purpose of discussing matters pertaining to the management of these sacred trusts. Recommendations emanating from such a body would be entitled to thoughtful consideration by the Legislature of this State as the voice of a majority of those having the welfare of our savings banks at heart.

LOST PASS-BOOKS.

An important decision has recently been rendered by the General Term of the Supreme Court of the Third Judicial District to the effect that if depositors of savings banks lose their pass-books, they lose their money unless they can give a bond which will indemnify the bank, provided it has a by-law requiring a bond in such cases.

The savings bank law provides for the repayment of deposits "under such regulations as the board of trustees shall prescribe," which regulations are to be printed in the pass-books and posted in a conspicuous place in the business room of the bank, and that savings banks shall not pay any interest or deposit or portion of a deposit, unless the pass-book be presented and the proper entry made therein, and that the trustees may make by-laws for the payment in case of loss of pass-book, etc.

The trustees of the bank defending the suit had passed certain by-laws which were properly displayed and were printed in its pass-books. One of those required that, on making the first deposit, the depositor should subscribe and thereby signify his or her assent to the by-laws. The plaintiff had done this. By-law eight provided that in case of loss of a pass-book, or satisfactory proof thereof and adequate indemnity, a duplicate might be issued. Another by-law was as follows: "No person shall have the right to demand or receive any sum as principal or interest without his or her pass-book that the amount demanded and paid may be entered therein." The plaintiff was a depositor. She testified on the trial that she had lost her pass-book and had not assigned or transferred it. She had offered no indemnity, and she sought to recover the deposit. Judgment was rendered in her favor on the report of the referee and the bank appealed. The General Term held that these by-laws entered into and formed "a part of the contract between the plaintiff and the defendant. They were made for the protection of the depositors and of the bank. They protect depositors from forged orders and those obtained by fraud. They are reasonable and valid, and they were assented to by plaintiff. It was then a part of the contract that the plaintiff should not have the right to

demand her money without the pass-book in order that the amount paid, might be entered therein. Now in case of loss it will be seen that the contract was, not that the money should be paid, but a duplicate book should be issued, on giving adequate security." * * *

"Adequate security does not mean no security. The bank has a right to be protected against risk that the pass-book may be in the possession of some person who is or who may claim to be the rightful owner."

The plaintiff made application to the General Term for leave to go to the Court of Appeals, stating in the moving papers that it was a case presenting a novel question, which involved the right to millions of deposit money held in various savings banks in this State. The General Term refused the request. The case then came on for trial before the Judge of Albany county and a jury on the 12th day of February, 1886. Although the loss of the pass-book was proved and remained uncontradicted, and the fact that it had not been sold, transferred or assigned to any person or persons, and the fact that the bank had not notified her of its by-laws, nor called attention to the rules, were uncontested, yet a nonsuit was granted and judgment rendered for the bank, with costs against the plaintiff. No doubt many poor people, like the depositor in this case, cannot give bonds, and the law should be amended so that an assignee of a savings bank book can have no lawful claim against a bank unless it is presented within one year after the original depositor has served a written notice that he or she has lost possession of the pass-book.

The opinion in this case, and in another litigation of more than usual interest where the Court of Appeals has rendered a recent decision, will be found in the appendix.

POSTAL SAVINGS BANKS.

The continued agitation of the subject of postal savings banks is deserving of attention. It is alleged as a reason for their creation that the Government would be providing through the various post-offices of the country, at a small expense, places easily accessible

for the safe accumulation of the surplus earnings of the poor. At one time a theory was advanced in this connection that the Government would thereby be put in possession of funds at a low rate of interest, but its credit is such that this view is not now advocated.

The plan proposed would make the average postmaster a financial agent of the Government. It would involve considerable expense for pass-books and other stationery. Losses would occur both through the dishonesty of agents and the frauds of dealers. In all sections of the country where the population is dense, there are various organizations such as building and loan associations and the like, while in those portions where the people are scattered there is always a pressing demand for money, and to all those who in such localities can obtain as high as seven or eight per cent, the investment with the Government at the only rate it can afford to pay, viz., two per cent, is not desirable. It is reasonable to believe that savings institutions have not been established in certain portions of our country because there is no demand for them.

Local deposits are more advantageously used for the benefit of a locality than if deposited in postal savings banks, where they would remain like money invested in Government bonds—at the present time dormant. When deposited in State savings banks the money is at once loaned or invested and business enterprises are promoted. Those who receive it necessarily use it in paying their employes as well as in other ways, and by such employes it is to some extent re-deposited in the savings banks to be loaned again, and thus the money becomes a ceaseless current invigorating channels of trade and industry. Nowhere in the world are savings bank methods so well understood and appreciated as here.

It is true that postal savings banks have met with success in Great Britain where the population is compact, and it is in accordance with the paternal doctrines of that Government that the possessions of the people shall be as much as possible under the control of the ruling power, but it is contrary to the theory underlying our political and social systems.

There have been but two kinds of savings institutions in that country ; one old, the trustee system, the other new, the postal. In the old form, savings banks are usually governed by trustees and managers, at first elected by the founders, and duly registered in the office of the National Debt Commissioners. Such trustees or managers receive no salary or benefit whatever from the bank they administer. Moneys deposited in savings banks are invested, to the credit of the Commissioners for the reduction of the national debt, in the Bank of England or Bank of Ireland exclusively. Trustees are empowered to make their investments with the Commissioners in sums not less than £50, after notice signed by two trustees, and to retain in their hands such sums only as may from time to time be required to meet withdrawals and other exigencies. The Commissioners are empowered to invest the moneys paid to their account either in bank annuities or in exchequer bills.

In the new form the Government receives the deposits through its own officials, invests them in the consolidated debt, and agrees to pay two and one-half per cent interest. Since the establishment of the new system, no bank has been organized under the old, and the aggregate amount deposited in the latter is only \$225,000,000, and is not increasing. Our method is evidently preferable to either of the English systems.

A pertinent illustration of the possible result of an attempt to introduce a savings bank system of a Governmental or *quasi* Governmental character in this country may be found in the history of the "Freedmen's Savings and Trust Company," which was created by Federal law, March 3, 1865, with authority to establish branches. The following May the head-quarters were located in New York and numerous auxiliaries, most of which, presided over by commissioned and uniformed officers, were instituted more especially throughout the southern States. The pass-books contained this statement "The government of the United States has made this bank perfectly safe." Undoubtedly Congress was derelict in exercising no supervision over its affairs during an existence of nine years, and when such action was taken the defalcations could not be remedied. The report of the commissioners appointed by Congress to make an in-

vestigation contains, among other statements, the following: "A more perverted arrangement could scarcely have been devised by human ingenuity if the design had been specially directed to obscure the transactions of the institutions."

The liabilities of the concern at the time of its failure were over \$3,037,560, payable to sixty-two thousand two hundred and forty-two claimants. The Government by purchasing the building owned by the bank at a high price and in other ways has aided in increasing the assets, but the last and final dividend declared makes the total payments to its creditors only sixty-two per cent.

The Comptroller of the currency has repeatedly recommended that Congress should make provision for the payment of the thirty-eight per cent still due depositors. In his last report he says that from the gradual diminution of the amount called for on account of dividends declared, it is estimated that the sum of \$950,000 would cover the difference between the amount paid and the amount to which the creditors likely to call for the same were entitled at the time of the failure. In conclusion he says: "There never was but one Freedmen's Bank. There never will be another." A bill appropriating \$1,000,000, or so much thereof as may be necessary, has already been introduced in the House of Representatives to accomplish such a result. On no theory can the bill be sustained unless the Government was virtually responsible for the management of this institution. If the effect of this failure will prevent the establishment of postal savings banks, as it ought, there will be some compensation for the lamentable result.

THE SILVER QUESTION.

The discussion now pending in your body in connection with the resolutions, recently proposed, asking Congress to repeal the coinage law of 1878, popularly known as the "Bland act," and the adoption, with the approval of this Department, of a memorial which was yesterday presented to Congress from the savings banks of this State to repeal "the law which directs the coinage of the 412½ grain silver dollars," render a discussion of the propriety of such action relevant to this report. The savings institutions

of the State hold in trust for 1,208,000 persons the sum of \$457,000,000, about \$378 being the average due to each depositor. Trustees are prohibited by law from having any interest in the deposits except as custodians. Their action in this connection is due to a philanthropic spirit, and the fact that they are not actuated by self-interest gives more than ordinary emphasis to the request. Some considerations are submitted as to the reasons which led to the approval of the adoption of the memorial.

Money is an instrument adopted to facilitate the exchanges of commerce. Its chief requirement is that it possess the quality of convertibility on demand into such forms as shall make it safe and satisfactory. It is a legalized agent to facilitate the exchange of values and to pay debts. Paper promises to pay, to a certain extent, are as good as coins of the precious metals, for some purposes better, provided the belief is general that the promises will be met. Copper and nickel coins circulate freely, not on account of their intrinsic value, but because they were in 1874 made, a "legal tender at their nominal value for any amount not exceeding twenty-five cents in any one payment." Standard silver dollars have the same purchasing power as gold dollars, not by reason of their equal worth, but because the act of 1878 made them "a legal tender at their nominal value for all debts and dues, public and private, except where otherwise expressly stipulated in the contract." But if through the continued introduction of silver coin and silver certificates into the channels of circulation their quantity become largely in excess of the requirements of trade, their inferiority to gold will then be manifest. A Government can make scraps of zinc, or pieces of paper, as well as coins containing a greater or less amount of silver, a legal tender, and a creditor has no remedy but to accept them. If a Government established for his protection and administered by his chosen agents deprive him of a portion of his property, the situation is not bettered by reason of the fact that he is without redress. The law cannot create a dollar any more than it can make a machine. Legislation may regulate, but cannot create property. A ratio of values cannot be maintained by act

of Congress. A ratio of weights may be created. If the National Legislature should declare the value of a bushel of wheat one dollar, and make it a penal offense to buy or sell the same for a greater or less price, the law would not be obeyed. The law of demand and supply, whether of cereals or the precious metals, cannot be controlled by legislation.

We are now producing, and will doubtless continue to produce, more silver than any other country. Its production is one of our great industries, employing large amounts of capital and realizing vast wealth to the country. In this respect we are differently situated from the two leading gold standard nations, Great Britain and Germany. While no discrimination has been nor should be made against the owners of our silver mines, yet their great wealth ought not to be augmented at the expense of every other property interest. The recent fall in the value of silver as compared with gold, is due primarily, to the example set by the two European countries just mentioned, which has been followed by Australia and Chili. Russia and Austria have gone so far as to compel the payment of all custom duties in gold, each being thus enabled to pay the interest on its huge indebtedness in that metal. Holland has coined no silver since July 1, 1875. France, Italy, Switzerland, Belgium and Greece, composing the Latin Union, have since the year 1874, ceased to grant the privilege to holders of silver bullion of having it made into coin, and have materially limited the yearly coinage of silver at their respective mints. Denmark, Sweden and Norway have substituted gold for silver in their currency. In short, there is not a mint in all Europe open to free coinage. It seems unreasonable to continue a law which declares $412\frac{1}{2}$ grains of silver equal in value to $25\frac{8}{10}$ grains of gold when the actual value of the two metals is not in the same relative proportion, and when by so doing we eventually will create a coin standard different from that used by the principal commercial nations of the globe. Our money should be fixed in its character. In a mercantile sense there is but one community. We must have not only a national currency but one which, by reason of its character, is international.

The laws of finance do not change with time or countries. The transactions of trade will be conducted irrespective of legislation or forms of government. Men will traffic in gold and silver as in other commodities. The stamp of the mint is simply a statement that coin possesses a certain weight and fineness. Bullion is universally accepted. In this country foreign coins are rated simply as bullion, and this must be the case with our coin in foreign countries.

The most perfect basis for continued prosperity is a sound currency and an unstained national credit. Our gold and silver dollars are in circulation upon an equal basis, but if the balance of trade should be against us, gold would be in demand to meet it. Silver dollars will not be taken at their nominal value when the bullion contained in them is worth less than that in gold dollars. The coinage of silver dollars and the issuance of silver certificates result in their being paid into the Treasury for custom duties where they accumulate. Certainly if gold and gold certificates cease to circulate, the contraction of circulation will be great and the result will be precisely the opposite of what the advocates of silver coinage desire. The standard silver dollar, as has been stated, is a legal tender; it is receivable for duties, and in time, if its coinage be continued at the present rate, the gold revenue of the United States will cease and the principal and interest on the whole debt must be paid in silver.

The gold dollar was the dollar of our fathers. This is true by reason of the fact that from 1793, the time of the first coinage, to 1806 but 1,439,517 silver dollars were coined. From 1806 to 1839, inclusive, 1,300, and from 1840 to 1877, inclusive, 6,605,021 silver dollars were coined; making a total coinage of \$8,045,838. None were minted during the last four years of that time. From 1878 to 1884, inclusive, 175,355,829 silver dollars were coined; during the last fiscal year \$28,528,552 were coined. It is evident that the silver dollar has never been a favorite, and had been very little used prior to 1878.

The United States by the acts of 1853 and 1873 practically abandoned the double standard. In these laws nothing was said in reference to the standard silver dollar. By the latter law it was enacted

“The gold coins of the United States shall be a one dollar piece which, at the standard weight of $25\frac{8}{10}$ grains, shall be the unit of value.” Other gold coins are then mentioned, and it is further provided “That the silver coins of the United States shall be a trade dollar, a half dollar or fifty-cent piece, a quarter dollar or twenty-five-cent piece, a dime or ten-cent piece,” and the weight of each is then given, the standard silver dollar being thus eliminated as “a coin of the United States.” After giving the weight of minor coins, the law enacts “that no coins, either of gold or silver or minor coinage, shall hereafter be issued from the mint other than those of the denominations, standards and weights set forth in this title.” Finally, the same law provided that gold coins of the United States should be “a legal tender in all payments at their nominal value, when not below the standard weight and limit of tolerance provided in this act for the single piece.” Such silver coins were made “a legal tender at their nominal value, for any amount not exceeding five dollars in any one payment.”*

In 1874 the Government, in adopting the Revised Statutes, made its choice between the two precious metals, and deliberately selected gold coin as the legal tender, at the same time demonetizing the standard silver dollar. These statutes provide: “The gold coins of the United States shall be a legal tender in all payments at their nominal value, etc.” “The silver coins of the United States shall be a legal tender at their nominal value for any amount not exceeding five dollars in any one payment” (§§ 3585, 3586, U. S. R.S.).† By the act of 1876 the legal tender quality of the trade dollar was annulled.

The standard silver dollar, during a period of thirty-nine years, was not in active circulation, nor was it considered as a measure of

* It has recently been claimed that the silver dollar was omitted from this act surreptitiously; as a matter of fact the bill was very elaborately debated, and was twenty-two times before the House and Senate before it became a law.

† It is further claimed that the demonetization of the silver dollar by this law was inadvertent, and that its language should have been more in accordance with the act of 1873. It is fair to state, from the writer's experience in preparing the revision of the banking laws, that this claim may be well founded, because it oftentimes is with great difficulty that the intention of a legislature can be ascertained if at all; nevertheless the view taken in the text is the proper one.

value, because by the act of 1834 the relative value of the silver dollar was increased by diminishing the amount of pure gold in the gold dollar, thereby practically taking the silver dollar out of circulation. The fifth section of the law of 1862 provided that all duties received from imported goods should be paid in coin, and this coin was expressly set apart for the payment of interest on the Government bonds and notes, and for the annual purchase or payment of one per cent of the entire debt of the United States, which was set apart as a sinking fund, the interest of which was to be applied in like manner to the purchase or payment of the public debt as the Secretary of the Treasury should direct, and the residue was to be paid into the Treasury. The act of 1869, passed to strengthen the public credit by pledging the faith of the United States to discharge its just obligations, provided for the payment in "coin or its equivalent," but the relative value of the two metals at that time was different from what it now is. The fifth section of the act of 1870, commonly termed the funding act, provided that twenty-five per cent of the gold coin received for certificates may be applied to the payment of a portion of the public debt by the Secretary of the Treasury, and the excess must be retained to meet the sums which may be called for by the holders of such certificates. When our government bonds were issued there was no intention upon the part of our financial officers to so use words that purchasers would be deceived; the dollars made from the two precious metals were then looked upon as of equal value.

The bonds authorized by the last mentioned act were made payable "in coin of the present standard value." Its only reasonable interpretation is that the bonds were to be paid in gold or its equivalent or in silver or its equivalent, but the Revised Statutes of 1874 abolished the coinage of the standard silver dollar, and the attempt to make the two metals equivalent was abandoned. But it is absurd to claim by this demonitization that the Government intended to be disingenuous, to use no harsher expression, and thereby compel the public creditor to suffer loss. No one will deny that the bonds were to be paid in coin. Let it be admitted that before

the act was adopted, the Government had the choice of paying the same in either gold or silver. From 1874 to 1878 and long before the maturity of some of the bonds, they were constantly being bought and sold in the belief that the Government would respect this law. Silver has now become much less valuable than gold. The money repaid to the lender should in equity have the same purchasing power it had when taken by the borrower.

If there be a difference of opinion as to the meaning of words in an agreement, they should be construed according to the sense in which they were understood at the time the agreement was made. Is the creditor to be told that the same words are used to name different qualities of the same thing. No one will deny that Congress has the power to establish a unit of value; it may determine that the standard silver dollar shall contain 400 or 350 grains, but it would be a flagrant wrong to compel a creditor to accept such dollar. Such enactment, as between private parties, would doubtless be declared unconstitutional and void, for the reason that any act of monstrous injustice, *e. g.*, a statute that deprives A. of his land and gives it to B. without consideration, is contrary to the natural principle of morality, and hence unconstitutional, although not expressly prohibited. One party to a contract cannot change its character without the assent of the other, hence the standard of value agreed upon by them at a certain time, cannot be modified without the acquiescence of both, and as a Nation is not amenable to law in the courts of justice, its reputation for integrity should be all the more strictly maintained if for no other reason than the example it sets.

Investigation will show that previous to the passage of the Bland law, \$1,143,493,400 of the bonds of the Government then unpaid had been purchased by the public at a time when silver was not in use, and \$583,440,350 had been refunded since that time, when gold was the only coin for which they were sold (gold being the legal unit subsequent to 1874) and the understanding between the parties was that the bonds were to be paid in the same coin which was given for them. They were bought with gold at a time when silver was depreciated in value. Two hundred and twenty-five millions of dollars in bonds

at the reduced rate of four per cent were offered for sale which were also purchased by the public with gold coin or its equivalent. While these sales were progressing, a doubt was raised by purchasers as to the intention of the Administration to pay the bonds in gold, when a public announcement was authorized that it was not to be anticipated that any future Congressional legislation "would sanction or tolerate the redemption of the principal of these bonds, or the payment of the interest thereon, in coin of less value than the coin authorized by law at the time of the issue of the bonds, being the coin exacted by the government in exchange for the same."

If the public debt be paid with inferior dollars, while the debt may be cancelled, they remain. If sent abroad, they return. If the public creditor has grounds for the belief that such payment is a partial repudiation, what will the effect in the foreign market be when other securities from this country are offered for investment. The charge of repudiation made in connection with State, county, and other local divisions of our country has often been sustained. Whatever affects the public creditor affects every citizen, and the injurious effect of such payments cannot be easily overestimated. Millions of dollars remain unemployed because of the uncertainty of the action of Congress in connection with the silver coinage. The owners of capital naturally hesitate to invest their means under the circumstances, and thus labor is idle which otherwise might be in demand. During a time of perfect peace, and a constant diminution of the public debt, our commercial welfare is seriously threatened by the continued compulsory coinage of the standard silver dollar.

The proportional value of gold to silver was established by the act of 1792, which provided that such value "shall be as 15 to 1, according to quantity in weight of pure gold or pure silver," this was changed in 1834 as $15\frac{9}{10}$ to 1. In the year 1853, the gold dollar weighing $25\frac{8}{10}$ grains was made by statute the unit of value. An ounce of standard gold is worth \$18.60, but as the statutory relative worth of gold to silver is as $15\frac{9}{10}$ to 1, the coinage value of an ounce of silver is \$1.1639, but standard silver has been and can

be purchased at about ninety cents per ounce, consequently if the silver dollar of $412\frac{1}{2}$ grains become the unit of value there will be a shrinkage from the present gold unit, a percentage that is indicated by the loss of $26\frac{39}{100}$ cents on \$1.1639 or $22\frac{67}{100}$ per cent. The result will be that every savings bank depositor will, when paid in lawful money, receive in round figures twenty-two per cent less than he at the present time receives, and the loss to the depositors of these institutions in this State alone, will be \$100,551,000. While all articles purchased by him will, however, necessarily be sold at twenty-two per cent higher in silver than they now bring in gold, because tradesmen will not receive depreciated coin without protecting themselves. In other words, the premium on gold will at once be met by a rise in price. The pay given labor is always slow to appreciate and necessarily very gradually adapts itself to a new order of things. This injustice will be suffered by a portion of our citizens, the most deserving of encouragement, to increase the fortunes of a few persons (comparatively speaking), who, it is believed, do not lack means nor deserve sympathy. And if the Government fail to do its duty, by the continued coinage of silver the rich will get the benefit and the poor will suffer; the former when making contracts can insert the stipulation that payment shall be made in the more valuable metal, but the latter dealing in small amounts and short credits, are not in position to insist upon such conditions precedent while selling their labor.

It is sometimes claimed that our industries languish because there is not sufficient number of the representatives of value in circulation to meet the wants of trade. It is easy to mistake volume for value. It should not be forgotten that comparatively new business methods have come into being by reason of the employment very generally of the telegraph and telephone, as well as the use of book credits, bills of exchange and bank checks, which have largely obviated the use of coin. As the facilities to transfer the representatives of value increase, the necessity for using coin decreases, and it is not needed as money. The average daily exchanges at the Clearing House in the city of New York during the year 1885, amounted to \$82,000,000

without the slightest necessity for the use of coin and precisely as was the case when no coin was in circulation. So perfect have become the various contrivances for effecting either foreign or domestic exchange that coin is but little used for that purpose, except for the payment of balances; in other words symbols are as useful as actual values. Returns have been obtained from all the National banks showing the proportion of coin, checks and bank notes issued and paid out upon a day certain, and the coin used was less than two per cent while the amount of checks and drafts exceeded ninety-four per cent.

The holders of Government bonds have often been characterized by the advocates of an unlimited issue of legal tender notes, and are now called by their heirs at law or next of kin — the defenders of the present coinage of the standard silver dollar — selfish capitalists who only desire to protect their own interests and care nothing for the poor or the creditor class. There is reason to believe that at the present time, private persons can use money more profitably than by buying or holding the bonds of the government. The ability of the poor to get in debt is limited; oftentimes their only capital is their capacity to render service. If they obtain a little money it is in many instances put with the depositories designed for them. The amount of Government bonds held by savings institutions of the State of New York aggregates \$140,066,610. To this enormous sum should be added those held by the building, mutual loan and accumulating fund associations, as well as by banks of discount and trust companies.

There was a time when our securities were objects of contumely in London and Paris. The present proposition will result in scaling the debt due for money eagerly borrowed in time of need, and seems to have been made regardless of the question of ordinary business integrity involved, to say nothing of gratitude toward those, without whose aid the efforts of others upon the field would have been fruitless. The men who went forth during the time of the civil war to maintain the integrity of the Union are the recipients of never ending praise, but there were others who as the guardians

of financial institutions bought the paper promises of the Commonwealth when gold was at the highest premium. This was done with the consent expressed or implied of their beneficiaries, many of them ill able to lose their savings; some with nothing but their small accumulations to protect them from absolute want.

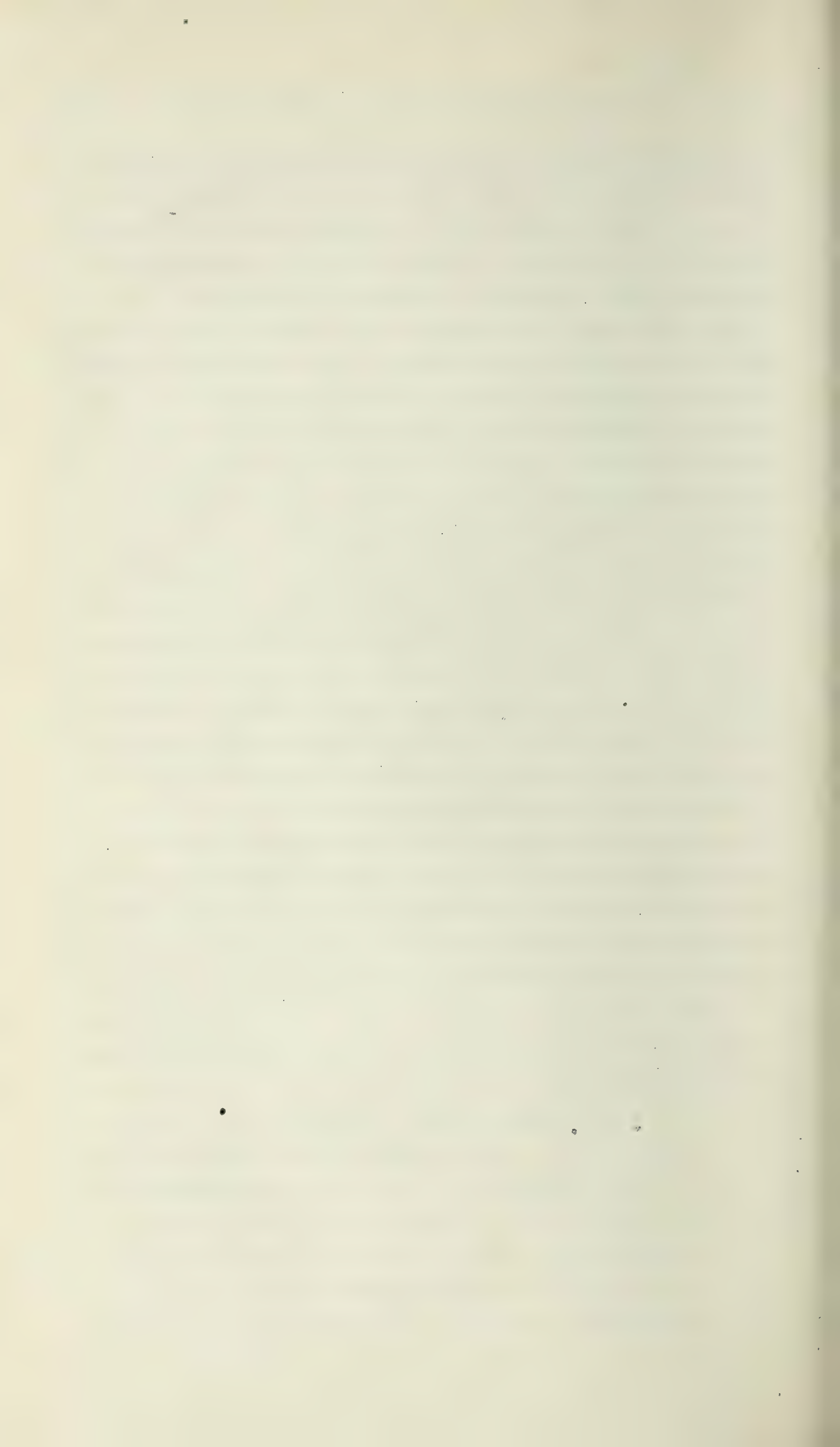
There have been two momentous events in the history of our country which are within the memory of all or nearly all the members of the Legislature. The first was the enactment of the legal tender law, and the second was the passage of the law which provided for resumption of specie payments. By the former, creditors were compelled at one time in 1864, to accept the equivalent of 35 cents in gold for each dollar loaned previous to the suspension of specie payments, and by the latter, debtors were compelled to pay \$2.85 at the resumption of specie payments, for each dollar borrowed at one time in 1864. The proposed free coinage law, if enacted, will quickly, and the present coinage act, will more slowly but not the less surely, bring about results to some extent as disastrous as those which were produced by the two laws just mentioned, and while the cupidity of silver advocates will be gratified, our industries will be greatly demoralized.

In conclusion it is suggested that if that portion of the Bland act which compels the coinage of silver remain unrepealed, whether it may not be advisable for savings institutions in making loans to stipulate that payments shall be made in gold coin or its equivalent. Indeed if they are, as has been shown, the wards of the State, is it not the duty of your body to protect their depositors from loss by reason of the result of ill advised Congressional legislation.

Respectfully submitted,

WILLIS S. PAINE,

Superintendent.



APPENDIX.

SAVINGS BANKS NOT AUTHORIZED TO INVEST IN BONDS
ISSUED BY THE STATE OF GEORGIA.

STATE OF NEW YORK :

OFFICE OF THE ATTORNEY-GENERAL, }
ALBANY, *September 21, 1885.* }

The Honorable WILLIS S. PAINE,

Superintendent of the Banking Department :

DEAR SIR — In answer to your communication of May 13th, asking me whether the savings banks of the State of New York may lawfully invest their deposits in the bonds of the State of Georgia, I have the honor to submit the following opinion :

Section 260 of chapter 409 of the Laws of the State of New York of 1882, declares that it shall not be lawful for the trustees of any savings bank to invest the moneys deposited with them in the stocks or bonds of any State in the Union that has, “ within ten years previous to the making such investment by such corporation, defaulted in the payment of any part of either principal or interest of any debt authorized by any Legislature of such State to be contracted.”

Has the State of Georgia made such default ?

For the purpose of determining this question, I have made a somewhat careful examination of the history of the finances and financial policy of the State of Georgia since its reconstruction. My attention has been particularly directed to certain obligations issued by the State which, it is alleged, were authorized by its Legislature during the several years of the administration of Mr. Bullock as governor, and were afterward repudiated. In the course of such investigation I have been assisted by the arguments of very able counsel representing various interests involved. The following facts are conceded : That in the year 1869, and during several years thereafter, the Legislature of Georgia made certain enactments permitting the

State treasurer to indorse or guarantee on behalf of the State, the bonds of certain railroad corporations within its borders for various large amounts ; that such indorsements were made by such officer ; that thereafter questions arose as to the binding force of such indorsements under the State and Federal Constitutions ; that in 1872, the Legislature of the State declared certain of those indorsements or guarantees to be unconstitutionally made ; that the State has never since recognized the same as valid, and although the liability of the State, if such obligations were constitutionally assumed, has accrued, at least, as to interest, it has failed to make any payment thereon ; that there has never been any judicial determination either by the courts of Georgia or the Federal courts as to whether the State was bound by the indorsements.

Two questions arise :

1. Would the refusal of Georgia to pay an obligation unconstitutionally assumed be such a default as is contemplated by our statute above referred to ?

2. Has the State of Georgia, within ten years last past, made default in the payment of principal or interest upon any obligation which it had assumed under a constitutional authorization of its Legislature ?

If the second question be answered in the affirmative, the necessity of answering the first is avoided.

There were five or six railroad corporations in aid of which the indorsement of the State was given under various acts of its Legislature as aforesaid. If it shall be determined that the indorsement of the State was given to any one of such corporations, under and in accordance with a constitutional statute of the State ; that the bonds thus guaranteed were duly issued ; and that the State has at any time during the past ten years disregarded its obligation accrued thereunder, we shall have reached an answer to the question you have propounded to me.

One of the railroad companies whose bonds were indorsed by the State was the Brunswick and Albany railroad. The general facts of its history, so far as they bear upon the question under consideration, are as follows : The Brunswick and Florida Railroad Company was chartered in 1836. Prior to the war, it had built some sixty-five miles of railroad. The expenses of the construction were met for most part by subscriptions made to its stocks and bonds by New York capitalists. During the war of the Rebellion the State of Georgia, through a proclamation of its governor and the acts of its offi-

cials, took possession of the road and made use of it and its property for the purposes of the State and incidentally, if not at times directly, in aid of the Rebellion. During the war, the road was dismantled, and its iron and rolling-stock removed and converted by the State. At the close of the war, in foreclosure proceedings the property and franchises of the road were sold and bid in for the benefit of the Northern creditors and bondholders. The road was then reorganized under the name of the Brunswick and Albany railroad. This corporation, in March, 1869, appeared before the Legislature of the State and submitted a claim for the loss and damage resulting from the acts of the State which are above described. Thereupon the Georgia Legislature passed an act, chapter 136, Laws of 1869, entitled "An act to aid the Brunswick and Albany Railroad Company." The preamble thereof recites the main facts of the history of the original corporation; that it had built prior to the war a road sixty-five miles in length, at a cost of \$1,800,000; and that during the war the State took possession of said road and converted its property, etc.; that the corporation is now entirely free of debt, and that the rebuilding of such road will cost \$30,000 per mile. The act then goes on to provide that the company shall execute to the treasurer of the State a deed of trust conveying to him all the property of the road now possessed and hereafter to be acquired, and all its franchises and rights, in trust and as security for the payment of the principal and interest of the bonds of said company to the amount of \$15,000, payable in forty years, in coin, at six per cent, semi-annual interest; that as soon as the said company shall have built twenty consecutive miles of its said railroad in a substantial manner, and shall have the same in good working and running order, which shall be certified by an engineer appointed by the governor for that purpose, the said company shall present to the said treasurer the bonds of such company as are above described amounting in the aggregate to \$15,000 per mile upon the road so completed, and from time to time thereafter, as often as the company shall have completed any additional ten consecutive miles of its said railroad, to be certified to as above, said company may present to the said treasurer the bonds of said company, amounting in the aggregate to \$15,000 per mile of the road so completed, until the said road shall have been completed, and thereupon said treasurer shall make an indorsement upon the back of said bonds, and shall sign the same as treasurer of the State of Georgia, certifying that said bond is one of a series of bonds of the said Brunswick and Albany Railroad

Company, amounting in the aggregate to the sum of \$15,000 per mile upon said company's main road, secured by a deed of trust to the State upon said company's main railroad, and of all the property of said company, executed to the treasurer, and that the payment of the said bonds, principal and interest, is guaranteed by the State pursuant to an act of the Legislature of the State of Georgia passed, etc., and thereupon the treasurer shall deliver the said bonds to the proper officer of said company, and the payment of said bonds, principal and interest, unto the holders thereof shall be thereby guaranteed by the State.

Thereupon the corporation rebuilt and extended the railroad under its charter. Bonds to the amount of \$1,500,000 were issued by the company, indorsed by the treasurer, strictly in accordance with the terms of the statute, and passed to holders for value in the course of business. So much seems to be conceded by all parties. Whether or not subsequent issues of the bonds were irregular and illegal and the indorsement of the State was improperly placed thereon is not material to the question under consideration, inasmuch as the first issues were regular. Thereafter the liability of the State under its indorsement and guarantee accrued, but in 1872 the Legislature formally declared that all of the bonds of the Brunswick and Albany Railroad Company and the indorsement of the State thereon were illegal, unconstitutional and invalid, and that the State would not be bound by its guarantee. Georgia has never since paid a dollar by way of principal or interest upon these bonds.

In defense of the policy of Georgia as to these Brunswick and Albany bonds, it is asserted that the statute authorizing the indorsement thereof was unconstitutional: 1. Because it violated section 4 of the Fourteenth Amendment to the Federal Constitution, in that it provided for the payment of a debt incurred in aid of the Rebellion. 2. Because it did not conform to the requirements of the Constitution of Georgia as to loans of the credit of the State to corporations.

Was the statute violative of the Fourteenth Amendment?

It may be that the acts of the State in taking possession of the railroad and converting the property of the company were in aid of the Rebellion. It may be that the moral obligation of the State to make good to the corporation the loss and damage occasioned by such acts was one of the obligations which the Fourteenth Amendment declares shall not be paid. But can it be said that the actual intentment of the act, speaking reasonably and legally, was to provide

means for paying that obligation? Was not the intent of the act, both primarily and ultimately, merely to aid the Brunswick and Albany Railroad Company, as its title indicates? The assistance to be given to the corporation was not a payment of money nor a gratuity, but a loan of the credit of the State. As conditions precedent to the loan of such credit, the corporation was to secure the State against loss by a trust deed of its entire property, both that in possession and what it might thereafter acquire, and also to release the Commonwealth, by the very act of accepting aid, from all claims for damages growing out of the seizure of the road during the Rebellion. The Legislature had undoubted power to grant aid to the corporation without exacting any terms except a compliance with the provisions of the State Constitution. Because it saw fit to require other and additional terms as the conditions of such loan of credit; because it insisted upon making the statute one of repose, is it to be said that it thereby sought to pay a debt or obligation which no tribunal could enforce — which the paramount law had forbidden to be paid? I think not. We are bound to presume that the prime motive of the act was to further a public improvement. If possible, it must be presumed that the Legislature of Georgia sought by this enactment that which is the object of all proper legislation — the public weal, rather than that it attempted by subterfuge and indirection to offend and evade the Federal Constitution. Especially must it be so held where, as in the present case, any other construction would be far fetched and unreasonable. As was said by Chief Justice RUGER, in commenting upon the contention of the appellant in the case of *The People v. Home Insurance Co.* (92 N. Y.), “The rule of construction claimed is, that we should impute to the Legislature an unlawful intent in a case where its action is plainly sustainable upon justifiable grounds. Well and long-settled rules forbid us to place such an interpretation upon statutory enactments, and require us to make every reasonable intendment to uphold rather than nullify the exercise of legislative authority.” It is, therefore, my opinion that the act to aid the Brunswick and Albany railroad does not offend the provisions of the fourth section of the Fourteenth Amendment to the Federal Constitution.

Was the statute violative of the Constitution of the State of Georgia?

The Constitution of 1868 provides: “The General Assembly shall pass no law making the State a stockholder in any corporate company, nor shall the credit of the State be granted or loaned to aid

any company without a provision that the whole property of the company shall be bound for the security of the State prior to any other debt or lien except to laborers ; nor to any company in which there is not already an equal amount invested by private persons ; nor for any other object than a work of public improvement." (Art. III, § 6.) It will be conceded that the Brunswick and Albany railroad was a work of public improvement. I think it will be admitted that the requirement of the act that the company before receiving any aid should convey all of its property to the treasurer in trust, and to secure the payment of the bonds thereafter to be issued, was a substantial and sufficient compliance with the constitutional requirement that the whole property of the company should be bound for the security of the State, prior to any other debt or lien, especially in view of the declaration of the preamble of the statute that the company was entirely free of debt. The validity of the act is most strenuously attacked with reference to the other requirement of the Constitution : That the credit of the State shall not be granted or loaned to any company in which there is not already an equal amount invested by private persons.

I do not understand this language as meaning that no law should be passed in aid of a corporation in which an amount equal to the aid to be extended had not, prior to the passage of the act, been invested by private persons. It is rather a prohibition against the actual rendering of the assistance authorized by a statute, until private persons shall have made a contribution and investment equal to the amount of aid authorized. A question of fact is to be determined before the credit of the State is actually extended.

The State Constitution did not direct how such fact should be ascertained. The Legislature, therefore, had power itself to make the determination, or to authorize another to make it. It had power to devise a scheme whereby the facts might be found in an indirect manner. It did not in the act, in direct terms, define a method of ascertainment. It is not to be presumed that it intended to disregard or violate the Constitution. Did not the general scheme of the enactment provide, although indirectly, for a full compliance with the requirement of the Constitution ? The act declared that the road cost \$30,000 per mile. It then authorized indorsements of the company's bonds for one-half that amount per mile, and directed that no indorsement should be made for any mile until that mile had been fully completed. If the estimates as to cost were correct, it follows unavoidably that the company could never obtain an in-

dorsement for a single dollar until private persons had invested an equal amount. Inasmuch as the Legislature had power to ascertain and determine how much per mile the road would cost, and did make such determination, I do not well see how the correctness of its estimate can be questioned by me. It certainly must be presumed to be correct until the contrary is shown ; and there is no tribunal that has authority to set aside a constitutional exercise of the power of the Legislature, or to question the correctness of its decisions when made within the scope of that power. Whether or not the method devised by the Legislature for carrying out the prohibition of the Constitution was clumsy and indirect, that method is practically beyond the purview even of judicial criticism so long as it was efficacious. It has been said that the road did not cost \$30,000 per mile, but no evidence has been adduced to support this statement. On the other hand, various matters of proof indicate to me that the road did cost that amount per mile. Be that as it may, the State would undoubtedly be estopped by the declaration of its Legislature upon that point in any action or judicial proceeding to enforce its liability under its indorsement. It ought not to be heard now and here to say that its Legislature corruptly or negligently performed a duty or exercised a power. I must, therefore, hold that the act to aid the Brunswick and Albany railroad does not disregard or offend any provisions of the Constitution of the State of Georgia, and that the indorsements of the Company's bonds to the amount of \$1,500,000 were made in substantial conformity with the requirements both of the Constitution and of the said act.

As I have already stated, the liability of the State of Georgia for interest on said bonds under its indorsement thereof has accrued, but the State has failed and refused, and continues to fail and refuse, to pay any part of such interest.

The foregoing conclusions are based upon a consideration of the facts and circumstances relating to the issue by the State of Georgia of its guarantee of the \$1,500,000 of the bonds of the Brunswick and Albany railroad. The hearing and investigation before me covered other bonds and obligations of the State which it was claimed had been repudiated, amounting in the aggregate to several millions of dollars. It is but fair to say that, as to the greater part, if not all, of these obligations, there exists very great doubt as to their validity. There would be serious difficulty in reaching the conclusion that they are valid obligations of the State, or that they were duly authorized by its Legislature. It is not

necessary, however, to consider any further the circumstances under which they were put in circulation, or their legal status, inasmuch as I am of the opinion that as to the \$1,500,000 of the bonds of the Brunswick and Albany railroad, at least the State of Georgia has made default in the payment of this interest, the principal not yet being due. There can be no doubt, I suppose, that bonds recently issued by the State of Georgia, and now offered for sale in the market, are entirely safe as investments. That these obligations and the interest on the same will be promptly paid, and that the faith and honor of the State will be maintained, I cannot doubt. The right of the trustees of savings banks, however, to invest in them does not depend upon such considerations, but upon the point whether that State has within ten years made default in the payment of any part of the principal or interest of any of its lawful obligations.

I have reached the conclusion that it has made such default, at least in the case of the bonds issued or indorsed in aid of the Brunswick and Albany railroad, and this brings the case within the statute of New York regulating investments by trustees of savings banks.

I, therefore, advise you that the savings banks of New York may not lawfully invest their deposits in the bonds of the State of Georgia. I have the honor to be,

Very respectfully yours,

D. O'BRIEN,

Attorney-General.

SAVINGS BANKS TO BE DISSOLVED BY ORDER OF COURT.

STATE OF NEW YORK :

OFFICE OF THE ATTORNEY-GENERAL, }
ALBANY, *December 31, 1885.* }

Hon. WILLIS S. PAINE, *Superintendent Banking Department :*

DEAR SIR — I have considered the question in reference to the dissolution of the White Plains Savings Bank.

It seems to me that sections 293 and 294 of the Savings Bank Law provide for the dissolution of banks similarly situated with the White Plains Bank. These sections apply to banks organized prior to 1882, Id., section 286.

Savings banks are corporations, Id. 235 ; 11 R. S. (6th ed.), p. 374.

And I think therefore should be legally and formally dissolved by order of the court in order to have their existence definitely and effectually terminated.

Very respectfully, your obedient servant,

D. O'BRIEN,
Attorney-General.

SAVINGS BANKS AUTHORIZED TO PURCHASE BONDS
ISSUED BY THE STATE OF MISSOURI.

STATE OF NEW YORK :

OFFICE OF THE ATTORNEY-GENERAL, }
ALBANY, *February 8, 1886.* }

Hon. WILLIS S. PAINE, *Superintendent Banking Department :*

DEAR SIR — I am in receipt of your communication of the 22d ultimo, with inclosure from the Auditor of the State of Missouri, in which you request, on the following statement of facts, my opinion as to whether there has been such a default in the payment of interest as is contemplated by section 260 of chapter 409 of the Laws of 1882.

The facts in the case are these : On January 1, 1882, the State of Missouri failed to make payment of interest due on bonds of that State issued in aid of the Hannibal & St. Joseph Railroad Company.

This failure was made pending a litigation between the fiscal agent of the State and the company, to determine the amount of the indebtedness of the last named to the State on account of \$3,000,000 of bonds of the State issued in 1851 and in 1855, in aid of the said railroad.

It was provided in an act of the General Assembly of Missouri, approved February 20, 1865, that "whenever the trustees of the Hannibal & St. Joseph Railroad Company shall pay into the treasury of the State a sum of money equal in amount to all indebtedness due or owing by said company to the State, and all liabilities incurred by the State, by reason of having issued her bonds and loaned the same to said company as a loan of the credit of the State, together with all interest that has, and may at the time when such payment shall be made, have accrued and remain unpaid by said company," the governor was authorized and required to release the liens held by the State against the company by reason of said loans.

On June 20, 1881, the trustees of the Hannibal & St. Joseph Railroad Company paid into the treasury of the State of Missouri the sum of \$3,090,000. The said sum of \$90,000 was used in the payment of the semi-annual interest maturing July 1, 1881, on Hannibal & St. Joseph bonds. When this payment was made these and all other State bonds were commanding a large premium. The State had no outstanding bonds subject to call, and in the redemption of which the payment by the Hannibal & St. Joseph Railroad Company could be utilized.

Under these and other circumstances it was held by the authorities that the payment of \$3,000,000 was not such "a sum of money equal in amount to all indebtedness due or owing by said company to the State, and all liabilities incurred by the State by reason of having issued her bonds and loaned the same to said company."

True they argued the payment equalled in amount the face value of the bonds, but was wholly insufficient to purchase the bonds themselves or any State bonds having the same length of time to run. Had the State accepted the \$3,000,000 as full payment of the bonds it would have made itself liable for the payment of interest on Hannibal & St. Joseph railroad bonds from July 1, 1881, to the dates of their maturity. The fund commissioners therefore directed the State treasurer to receive the money only in part payment of the amount due the State. Proceedings were thereupon begun in the Supreme Court of Missouri, to compel the treasurer to certify to the governor that the relators had paid into the State treasury

“a sum of money equal in amount to all indebtedness due or owing by said company to the State,” to the end that the company might secure the release of the State’s lien on said railroad. This matter was carried through the various courts until it reached the highest legal tribunal — the Supreme Court of the United States.

Here the matter was amicably settled and the suspended interest on the Hannibal & St. Joseph bonds was paid in full, and I am informed that they are to-day, so far as the payment of principal and interest is concerned, on the same footing as other State bonds.

Did the suspension arising out of the foregoing facts amount to such a default as is contemplated by section 260 of chapter 409 of the Laws of 1882?

I am of the opinion that it did not. The Constitution of the State of Missouri, section 43 article 4, requires the General Assembly to make provision for the payment of interest on the bonded debt and sinking fund before providing for any other purposes whatever. When the payment of interest upon the bonds in question was suspended in 1882, an appropriation available for that purpose was in existence, but the suspension was on the advice of counsel for the State acting in its best interest. The best and surest mode of expounding a question of this kind is by referring to the time when, and the circumstances under which it arose. There is no better way of interpreting the intention of the parties. Having done this I can only reach the conclusion that there was not such a default in the payment of interest as is contemplated in the statute aforementioned. It is plainly seen from the actions of the State authorities in this matter, that it was wholly foreign to their intentions to repudiate any part of the interest or principal debt.

It is my opinion that you can safely advise the savings banks of this State to invest in the bonds of the State of Missouri.

Very respectfully,

D. O'BRIEN,

Attorney-General.

POSSESSION OF PASS-BOOK NOT SUFFICIENT EVIDENCE OF OWNERSHIP.

SMITH, Appellant, v. BROOKLYN SAVINGS BANK, Respondent.

December 22, 1885.

A savings bank pass-book is not negotiable paper, and its possession, in itself, constitutes no evidence of a right to draw money thereon. It merely imports a liability of the bank to the depositor for the money deposited, and an agreement to pay it at such time and in such manner as he shall direct.

The defendant paid a depositor's money to a stranger who had possession of his pass-book, and sought to justify such payment under a by-law printed in the pass-book, at the time it was delivered to the depositor, as follows: "All deposits and drafts must be entered in the pass-book at the time of the transaction, and all payments made by the bank upon the presentation of the pass-book entered therein will be regarded as binding upon the depositor. Money may also be drawn upon the written order of the depositor or his attorney, when accompanied by the pass-book."

Held, that, assuming that the mere acceptance by the depositors of a pass-book containing a by-law regulating the manner of making deposits and payments constituted a contract between the parties, yet the by-law referred to could not be construed to justify a payment to a third party, unless a written order accompanied the pass-book. The trial court refused to submit the question to the jury, as to whether upon the evidence the bank exercised reasonable care and prudence in making the payments, and excluded evidence tending to show want of care and prudence on part of the bank in disbursing plaintiff's funds. *Held* error.

RUGER, C. J. The defendant, a savings bank, seeks to justify the payment by it of a depositor's money to a stranger upon the ground that such payments were made to a person having possession of the depositor's pass-book. Such a pass-book is not negotiable paper, and its possession in itself constitutes no evidence of a right to draw money thereon. It merely imports a liability of the bank to the depositor for the moneys deposited, and an agreement to repay them at such time and in such manner as he shall direct. This contract is implied from the nature and objects of the transaction occurring between the parties. *Crawford v. West Side Bank*, 100 N. Y. 51; s. c., 2 East. Rep'r, 287. The depositor may, by special contract, authorize payments to be made in some other manner than by his directions. But in order to make such payments a protection to the bank, it is necessary for it to show some special agreement with the customer, authorizing such a mode of procedure.

The defendant in this case claims to have had such authority by force of a by-law printed in the pass-book delivered to the plaintiff at the time of making his first deposit. Assuming for the purpose

of the argument, that the mere acceptance by the depositor of a pass-book containing by-laws regulating the manner of making deposits and payments constitutes a contract between the parties, we will inquire into the meaning and intent of the by-law referred to. It reads as follows: "All deposits and drafts must be entered in the pass-book at the time of the transaction, and all payments made by the bank upon the presentation of the pass-book, and duly entered therein, will be regarded as binding upon the depositor."

Money may also be drawn upon the written order of the depositor or his attorney when accompanied by the pass-book. No money shall be received, nor shall any money be paid out, except by the teller at the bank, in the presence of an officer or trustee. No money shall be withdrawn, as a matter of right, without three months' previous notice. We do not think this by-law supports the contention of the defendant.

It is argued by it that the phrase "all payments," as used therein, mean any sum of money delivered by it to any person who may, for the time being, have in his possession the pass-book, and it is only by assuming that such a delivery of money is a payment upon that account, that any color of support is afforded to the argument.

This may have been the understanding and intention of the bank in framing the by-law; but, in order to make that understanding obligatory upon the customer, it was also necessary that he should have a similar understanding, or that the law should have been expressed in language incapable of any other fair construction. We do not think that the word "payment," as used in it, can according to the legal or common acceptation or meaning of the word be construed to mean any sums which the bank might choose to disburse, regardless of the person to whom they were made. Payment by a debtor can legally be made only to the creditor or his authorized representative, and in order to constitute any other transaction a payment, it is essential to its validity that it should be authorized by the person entitled to demand it.

The defendants have not here shown any such authority. An agreement that payments made in a particular manner shall be binding and conclusive upon the depositor does not tend to authorize a payment made to a stranger, or give any other signification to the word "payment" than it usually bears. The effect which, it is argued, should be given to the language used, can be indulged in only by force of a contract with the depositor, but it is here attempted to imply the contract from the mere use of the words

“all payments shall be conclusive,” etc. This is reasoning in a circle and proves nothing.

Further examination of the provisions of the law confirms our views. It is quite improbable that so important a power should have been left to be inferred from loose and doubtful phraseology if it had been originally intended to be conferred by the parties, and the plaintiff is entitled in this case to that construction of the by-law which makes it conform to the popular and ordinary signification of its language. The by-law seems to contemplate but two modes of payment, both of which require the presentation of the pass-book as the condition thereof, one apparently authorizing a payment to the depositor personally, and the other one which may be made in his absence. The one provides for the conclusive effect of payments made and duly entered in the pass-book, and the other for payments made in his absence to a third person having possession of the pass-book. This provision requires the depositor's written order to accompany the pass-book.

The fair implication from this provision is that no other payments to strangers are contemplated or authorized. *Expressio unius est exclusio alterius*. Any other construction of the by-law would render the clause referred to unmeaning and inoperative. If the bank were authorized to make payments to a stranger having possession of the pass-book alone, the provision authorizing the bank also to make such payments to a stranger not only having possession of the pass-book, but also of the depositor's written order, would be useless and unmeaning.

It is the duty of a court to give effect to all of the provisions and language used in framing a law if it is susceptible of such a construction, and they are precluded from giving it such an effect as will render any of its clauses inoperative or ineffectual. Such a construction as we have indicated is the only one which gives a legitimate operation to the clause referring to a written order. This case is not affected by the decisions in *Schoenwald v. Metropolitan Bank*, 57 N. Y. 418, and similar cases, where the language of the contract was substantially different. There the language of the by-law plainly implied and provided for payments made to other persons than the depositor, and gave a signification to the word payments which included strangers having possession of the pass-book. The conclusion reached by us as to the authority conferred by this by-law upon the bank in making payments renders it unnecessary to refer to the other questions in the case. It may not, however, be

inappropriate to say that we are also of the opinion that within the cases of *Boone v. Citizens' Savings Bank*, 84 N. Y. 88; s. c., 38 Am. Rep. 498, note; 9 Abb. N. C. 146, and *Allen v. Williamsburgh Savings Bank*, 69 N. Y. 321, the court below erred in refusing to submit the question to the jury as to whether, upon the evidence in the case, the defendant exercised reasonable care and prudence in making the alleged payments.

It follows, of course, from this that the trial court also erred in excluding evidence tending to show the want of care and prudence on the part of the bank in disbursing the plaintiff's funds. The judgments of the general and trial terms should be reversed and a new trial ordered, with costs to abide the result.

All concur, except MILLER, J., absent.

LOST SAVINGS BANK PASS-BOOK.

MARY MITCHELL *v.* HOME SAVINGS BANK OF THE CITY OF ALBANY.

LEARNED, J. Section 23 of chapter 371, Laws of 1875, provides for the repayment of deposits "under such regulations as the board of trustees shall prescribe," which regulations are to be printed in the pass-book and put up in a conspicuous place in the business room of the corporation.

Section 32, as amended by chapter 347, Laws of 1878, provides that a savings bank shall not pay any interest or deposit, or portion of a deposit, unless the pass-book be presented and the proper entry made therein, and further provides that the trustees may make by-laws for the payment in case of loss of pass-book, etc.

The trustees of defendant had passed certain by-laws which were properly put up and were printed in plaintiff's pass-book. One of these required that, on making the first deposit, the depositor should subscribe and thereby signify his or her assent to the by-laws. The plaintiff had done this.

By-law 8 provided that in case of loss of a pass-book, or satisfactory proof and adequate indemnity, a duplicate might be issued. By-law 10 was as follows: "No person shall have the right to demand or receive any sum, as principal or interest, without his or her pass-book, that the amount demanded and paid may be entered therein." The plaintiff was a depositor. She testified on the trial that she had lost her book, and had not assigned or transferred it. She had offered no indemnity, and she sought to recover the deposit.

Judgment was rendered in her favor on the report of the referee, and the defendant appeals.

These by-laws enter into and form part of the contract between plaintiff and defendant. They are made for the protection of the depositors and of the bank. They protect depositors from forged orders and orders obtained by fraud. They are reasonable and valid, and they were assented to by plaintiff. It was then a part of the contract that the plaintiff should not have the right to demand her money without the pass-book, in order that the amount paid might be entered thereon? Now, in case of loss, it will be seen that the contract was, not that the money should be paid, but that a duplicate book should be issued, on giving adequate security. If the plaintiff had demanded a duplicate book, is there any doubt that she must have given adequate security, and that such adequate security might justly have been equal in amount to the deposit? Would it be correct to say, as plaintiff claims, that the defendant needed no security, inasmuch as the plaintiff had not assigned her book; and, therefore, that the bank could be required, without any security, to issue another pass-book? We think not. True, in the present case, the plaintiff sues for her money and not for the issue of a pass-book. But the case we have supposed illustrates the meaning of the parties when they agreed for adequate security.

The plaintiff insists that inasmuch as she testifies that she has not assigned the book, and inasmuch as no person has yet given notice to the defendant of any assignment, the bank may safely pay to her, and that it needs no security. The same argument would apply if she were demanding a duplicate pass-book; yet it could not be that the defendant would be bound, without having security, to issue a duplicate pass-book. The plaintiff cannot escape the obligation to give security by changing her claim into a demand for the money, instead of a demand for a duplicate pass-book. Certainly this by-law was intended to have some meaning.

If the plaintiff's position is right the by-law is entirely ineffectual.

But the liability of the defendant is not a mere debt without qualification. It is a debt payable on presentation of the pass-book. If, therefore, the pass-book has been assigned, the assignee, seeing that provision in the book, may well believe that his lawful possession of the book secures to him the deposit, although he gives no notice to the defendant. He may say that, by the very terms of the deposit, the failure to produce the book is notice to the defendant not to pay to the plaintiff except at his peril. See, in this connec-

tion, *Schoenwald v. Met. Sav. Bk.*, 57 N. Y. 418. Thus we hold in *Nat. Bk. of Ft. Edward v. Wash. Co. Nat. Bk.*, 12 Sup. Ct. N. Y. (5 Hun) 605, that, where a certificate of deposit had been issued by defendant, payable only on return of the certificate properly indorsed, the defendant was liable to a *bona fide* holder to the whole amount, although the defendant had made a payment to the original depositor. There the certificate was issued in 1863, the payment made in 1864, and the certificate transferred in 1870. The analogy between the cases consists in this, that in both the payment of the amount deposited is by the terms of the instrument to be made only on return or presentation thereof.

The case of *Martine v. Bowery Sav. Bk.*, 21 N. Y. 543, decides only that the administrators of a depositor, not producing the pass-book, could not recover without proof that it had been lost or destroyed. The question of security was not raised or decided.

The cases of *Wall v. Providence Sav. Bank*, 3 Allen (Mass.), 96, and *Heath v. Portsmouth Bank*, 46 N. H. 78, are directly in favor of defendant's position.

We are of opinion that the by-laws formed part of the contract, and that the plaintiff must comply with them; that adequate security does not mean no security; that the defendant has a right to be protected against the risk that the pass-book has passed into the hands of some other person, who is or who may claim to be the rightful owner.

Judgment reversed and new trial granted; referee discharged; costs to abide event.

AMENDMENTS TO SAVINGS BANK LAW.

CHAP. 477.

AN ACT to amend chapter four hundred and nine of the laws of eighteen hundred and eighty-two, entitled "An act to revise the statutes of this State relating to banks, banking and trust companies."

PASSED June 9, 1885 ; three-fifths being present.

The People of the State of New York, represented in Senate and Assembly, do enact as follows :

SECTION 1. Section two hundred and ninety of chapter four hundred and nine of the laws of eighteen hundred and eighty-two, entitled "An act to revise the statutes of this State relating to banks, banking and trust companies," passed July first, eighteen hundred and eighty-two, is hereby amended so as to read as follows :

§ 290. It shall be unlawful for any savings bank, directly or indirectly, to receive from any individual a deposit or deposits in excess of three thousand dollars ; but this limitation shall not apply to deposits arising from judicial sales or trust funds, nor shall it be construed as prohibiting the crediting of interest on individual accounts which may have reached the maximum limit, provided that thereafter no interest shall be allowed on such increase.

§ 2. This act shall take effect immediately.

RECEIVERS' REPORTS.

BOND STREET SAVINGS BANK, NEW YORK CITY.

Date of the closing of the bank, September 20, 1876.

Name and P. O. address of the present receiver, Willis S. Paine,
216 Broadway, New York city.

Amount due depositors at the date of the closing of the bank	\$1,284,224 01
Amount due other creditors at the date of the closing of the bank	9,382 62
Aggregate amount realized from the assets and trustees of the institution to January 1, 1886	1,266,038 07
Amount paid on account of first dividend of 55 per cent declared December 30, 1876	700,944 32
Amount paid on account of second dividend of 10 per cent declared September 24, 1877	127,226 72
Amount paid on account of third dividend of 5 per cent declared October 28, 1878	63,435 81
Amount paid on account of fourth dividend of 5 per cent declared June 21, 1879	63,004 31
Amount paid on account of fifth dividend of 5 per cent declared November 13, 1880	62,225 20
Amount paid on account of sixth dividend of 5 per cent declared May 19, 1883	59,110 23
Total payments to receivers for fees and commissions during last six months	None.
Total payments to clerks and accountants for salaries, etc., during last six months	None.
Total payments to counsel or attorneys during last six months	None.
Total payments for other expenses of the receivership during last six months	353 42
Total payments for all expenses of the receivership to the date of this report	79,591 41

The assets of the institution are sufficient to give promise of one more small dividend.

The receivership will be closed in about six months.

BOWLING GREEN SAVINGS BANK.

Date of the closing of the bank, November 18, 1881.

Name and P. O. address of the present receiver, Shepherd F. Knapp, 16 Broad street, New York city.

Amount due depositors at the date of the closing of the bank.....	\$441,112 67
Amount due other creditors at the date of the closing of the bank	64,339 40
Amount due on hypothecated securities and internal revenue tax at the date of the closing of the bank,	29,948 40
Amount due on disputed claims at the date of the closing of the bank.....	2,900 31
Aggregate amount realized from the assets of the institution to July 1, 1885	320,376 23
Amount paid on account of first dividend of 25 per cent	124,315 92
Amount paid on account of second dividend of 10 per cent.....	49,480 42
Total payments for all expenses of the receivership to the date of this report	82,142 48

Suits still undetermined prevent estimates as to future dividends, or when receivership will be finally closed.

CLAIRMONT SAVINGS BANK.

Date of closing of the bank, September 15, 1877.

Name and P. O. address of the present receiver, Clark Brooks, 55 William street, New York city.

Amount due depositors at the date of the closing of the bank	\$102,203 03
Amount due other creditors at the date of the closing of the bank	44,731 98
Aggregate amount realized from the assets of the institution to January 1, 1886.....	26,590 66
Amount paid on account of first dividend of 8 per cent	6,971 46
Amount paid on account of second dividend of 7 per cent.....	5,308 27
Total payments to receivers for fees and commissions during last six months.....	Nothing.
Total payments to clerks and accountants for salaries, etc., during last six months ...	Nothing.
Total payments to counsel or attorneys during last six months	Nothing.

Total payments for other expenses of the receivership during last six months	\$36 00
Total payments for all expenses of the receivership to the date of this report.....	12,087 79

Whether the assets of the institution are sufficient to give promise of the payment of further dividends is uncertain.

The receivership will be finally closed as soon as appeal can be heard and decision taken from judgment recovered by receiver in the action mentioned in last report.

GERMAN SAVINGS BANK OF THE TOWN OF MORRISANIA.

Date of closing of the bank, June 15, 1879.

Name and P. O. address of the present receiver, William J. Best, 15 Cortlandt street, New York.

Amount due depositors at the date of the closing of the bank.....	\$227,233 17
Amount due other creditors at the date of the closing of the bank	56,584 53
Aggregate amount realized from the assets of the institution to January 1, 1886.....	205,583 21
Amount paid on account of first dividend of 15 per cent	33,720 19
Amount paid on account of second dividend of 10 per cent.....	22,459 32
Amount paid on account of third dividend of 7 per cent	15,531 08
Amount paid on account of fourth dividend of 8 per cent	16,913 82
Total payments to receivers for fees and commissions during last six months	Nothing.
Total payments to clerks and accountants for salaries, etc., during last six months.....	Nothing.
Total payments for other expenses of the receivership during last six months.....	7 80
Total payments for all expenses of the receivership to the date of this report	37,628 71

The assets of the institution are sufficient to give promise of the payment of further dividends, the per cent of which will depend on the result of pending litigations.

The receivership will be finally closed upon the termination of pending litigation.

GUARDIAN SAVINGS INSTITUTION.

Date of the closing of the Guardian Savings Institution, November 17, 1871.

Name and P. O. address of the present receiver, John T. McGowan, 62 Wall street, New York.

Amount due depositors at the date of the closing of the bank.....	\$561, 651 74
Amount due other creditors at the date of the closing of the bank, about	5, 000 00
Aggregate amount realized from the assets of the institution to January 1, 1886.....	428, 079 80
Amount paid on acc't of first dividend of 25 per cent.	} *
Amount paid on acc't of second divi'd of 25 per cent.	
Amount paid on acc't of third divi'd of 10 per cent.	
Amount paid on acc't of fourth divi'd of 15 per cent.	
Amount paid on acc't of fifth divi'd of 20 per cent.	
Total payments to receivers for fees and commissions during last six months.....	None.
Total payments to clerks and accountants for salaries, etc., during last six months	None.
Total payments to counsel or attorneys during last six months	None.
Total payments for other expenses of the receivership during last six months.....	None.
Total payments for all expenses of the receivership to the date of this report	24, 668 44

Only a part of this amount is chargeable to my receivership account.

Are the assets of the institution sufficient to give promise of further dividends? If so, what per cent? I hope the assets are sufficient to pay the remaining balance due.

At what date will the receivership be finally closed? I am about to apply to the Supreme Court for the appointment of a referee to pass my accounts and report what disposition should be made of the assets remaining.

LONG ISLAND SAVINGS BANK OF BROOKLYN.

This institution is being closed by the former trustees under an agreement with the depositors of the bank. No report of its affairs was received for January 1, 1886.

* All depositors having due them \$200 and under have been paid in full; other depositors, with few exceptions, have been paid 95 per cent of the amount due them.

MARKET SAVINGS BANK, NEW YORK CITY.

The affairs of this bank are in the hands of an assignee in bankruptcy, appointed by the United States courts. No report of its condition on January 1, 1886, has been received by the Superintendent.

NEW ROCHELLE SAVINGS BANK, NEW ROCHELLE.

The name and post office address of the receiver of the New Rochelle Savings Bank is Robert P. Carpenter, New Rochelle, Westchester county, N. Y. The Superintendent has been unable to obtain information as to the present status of this receivership, owing to the neglect of its receiver to report to him as directed by law, and as the Superintendent has no power to compel compliance with the requirements of the law, he has exhausted his remedies by reporting the facts to the Attorney-General.

**PEOPLE'S SAFE DEPOSIT AND SAVINGS INSTITUTION OF
UTICA AND SYRACUSE.**

The affairs of the bank are in the hands of assignees in bankruptcy appointed by the United States courts. No report of its condition for January 1, 1886, has been received.

ROCKLAND SAVINGS BANK, NYACK.

Date of closing of the bank, June 19, 1877.

Name and P. O. address of the present receiver, Tunis D. Seaman, 300 West Forty-eighth street, New York city.

Amount due depositors at the date of the closing of the bank	\$27, 868 02
--	--------------

Amount due other creditors at the date of the closing of the bank	Nothing.
---	----------

Aggregate amount realized from the assets of the institution to January 1, 1886.....	822 05
--	--------

No dividends have been declared or paid.

Total payments to receivers for fees and commissions during last six months	Nothing.
---	----------

Total payments to clerks and accountants for salaries, etc., during last six months.....	Nothing.
--	----------

Total payments to counsel or attorneys during last six months	Nothing.
---	----------

Total payments for other expenses of the receivership during last six months.....	Nothing.
Total payments for all expenses of the receivership to the date of this report	\$828 04

Nothing further from the assets can be realized.
The receivership will be closed this spring if possible.

THE TEUTONIA SAVINGS BANK, NEW YORK CITY.

Date of the closing of the bank, May 8, 1878.

Name and P. O. address of the present receiver, Herman E. Street, No. 121 Nassau street, New York city.

Amount due depositors at the date of the closing of the bank	\$876, 121 62	
Amount due other creditors at the closing of the bank.....	}	*
Aggregate amount realized from the assets of the institution to January 1, 1886		
Amount paid on account of first dividend of 50 per cent, declared October 7, 1878.....			437, 178 42
Amount paid on account of second dividend of 15 per cent, declared May 10, 1879	130, 744 69	
Amount paid on account of third dividend of 7 per cent, declared Decemer 20, 1882.....	59, 994 71	
Total payments to receivers for fees and commissions during last six months.....		None
Total payments to clerks and accountants for salaries, etc., during last six months.....		None.
Total payments to counsel or attorneys during last six months.....		None.
Total payments for other expenses of the receivership during last six months.....		None.
Total payments for all expenses of the receivership to the date of this report, Herman E. Street ...		None.

The assets of the institution are not sufficient to pay any further dividend.

THIRD AVENUE SAVINGS BANK.

Date of the closing of the Third Avenue Savings Bank, October 4, 1875.

Name and P. O. address of the present receiver, Wm. P. Dixon, P. O. box 3472, New York city.

Amount due depositors and special depositor at the date of the closing of the bank.....	\$1,399,129 64
---	----------------

*See final account of J. D. Fish, former receiver.

Amount due other creditors at the date of the closing of the bank.....	\$82,441 71
Contingent liabilities amounting to about \$150,000, of which there has been proved about.....	6,000 00
Aggregate amount realized from the assets of the institution to January 1, 1886	379,200 45
Interest	239 72
Amount paid on account of first dividend of 15 per cent declared May 15, 1876.....	205,521 83
Amount paid on account of second dividend of 2½ per cent, declared September 30, 1885	22,742 83
Amount paid on account of special deposits	2,899 91
Total payments to receivers for fees and commissions during last six months. See order of court hereto annexed — the undersigned has paid.....	Nothing.
Total payments to clerks and accountants for salary etc., during last six months	Nothing.
Total payments to counsel or attorneys during last six months, including referees' fees, etc., on accounting of Receiver Hurd.....	13,452 44
Total payments for other expenses of the receivership during last six months	203 06
Total payments for all expenses of the receivership to the date of this report	110,833 38

Are the assets of the institution sufficient to give promise of the payment of further dividends? If so, what per cent? Possibly 1 per cent.

YORKVILLE SAVINGS BANK.

Date of closing of the bank, July 12, 1877.

Name and P. O. address of the present receiver, Vedder Van Dyck, 132 Nassau street, New York.

Amount due depositors at the date of the closing of the bank	\$20,022 13
Amount due other creditors at the date of the closing of the bank	45,364 10
Aggregate amount realized from the assets of the institution to January 1, 1886.....	11,109 12
No dividends have been paid.	
Total payments to receivers for fees and commissions during last six months.....	Nothing.
Total payments to clerks and accountants for salaries, etc., during last six months	Nothing.
Total payments to counsel or attorneys during last six months.....	Nothing.

Total payments for all expenses of the receivership during last six months	Nothing.
Total payments for all expenses of the receivership to the date of this report	\$8,086 00

The assets of the institution give promise of the payment of a very small dividend.

The receivership will be finally closed on the termination of pending suit and small accounting.

DETAILED STATEMENT
OF THE
CONDITION OF THE SAVINGS BANKS
AND INSTITUTIONS FOR SAVINGS IN THIS STATE.
ON THE FIRST DAY OF JANUARY, 1886, AS COMPILED FROM THEIR
REPORTS TO THE BANKING DEPARTMENT.
[THE BANKS ARE ARRANGED ALPHABETICALLY BY COUNTIES.]

ALBANY COUNTY.

1. ALBANY CITY SAVINGS INSTITUTION, ALBANY.

[47 State street; incorporated 1850.]

ERASTUS CORNING, *President.*

RUSSELL C. CASE, *Secretary.*

TRUSTEES.

Erastus Corning,
Edgar Cotrell,
Jas. P. Mills,
A. P. Palmer,

J. M. Batterman,
Geo. C. Cook,
F. Chamberlain,
P. M. Murphy,

H. Q. Hawley,
Geo. H. Thacher,
E. L. Taylor,

John G. White,
E. D. L. Palmer,
E. P. Wadhams.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$559,415 00
Stock investments, viz.:

Stocks and Bonds:

	Cost.	Par value.	Estimated market value.
United States	\$938,467 62	\$830,000 00	\$941,950 00
Cities in this State	129,000 00	129,000 00	163,920 00
Counties in this State	3,288 75	3,000 00	3,330 00
Towns in this State.....	9,000 00	9,000 00	9,000 00
Villages in this State.....	266,805 00	242,000 00	279,087 00
	<u>\$1,346,561 37</u>	<u>\$1,213,000 00</u>	<u>\$1,397,287 00</u>

Real estate, cost, \$35,900.61; estimated present value..... 1,397,287 00
Cash on deposit in banks or trust companies..... 43,500 00
Cash on hand 224,833 41
All other assets not included above, viz.: Interest due
and accrued 41,350 00
15,315 70

\$2,281,701 11

LIABILITIES.

Amount due depositors \$2,157,573 46
Principal \$2,123,126 41
Interest credited for the six months ending with Decem-
ber 31, 1885 34,447 05

Surplus 124,127 65

\$2,281,701 11

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1,
1885, before transactions of the day. \$272,206 81
From depositors, not including interest credited 603,923 92
From interest on loans, deposits and investments 88,994 78
From mortgages..... 126,175 00
From stock sold, par value, \$26,000; amount received
therefor 26,000 00
From all other sources, viz.: Real estate sold 8,100 00

\$1,125,400 51

PAYMENTS.

To depositors, including interest paid to them.....	\$667,890 42
For loans on bonds and mortgages	183,275 00
For current expenses of the bank, viz.: Salaries.....	\$3,180 25
For expenses of banking house or rent of banking rooms.	1,500 00
For other expenses.....	246 43
	4,926 68
Other payments, viz.: Shrinkage in real estate.....	3,125 00
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day.....	266,183 41
	\$1,125,400 51

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	3,641
Number of accounts opened and re-opened during the year 1885	569
Number of accounts closed during the year 1885.....	601
Largest amount due any one depositor January 1, 1886, exclusive of interest, and of any deposits made by order of a court of record, or of a surrogate.....	\$11,000 00
Number of such accounts which exceed \$3,000.....	35
Average amount of each account January 1, 1886.....	\$592 57
Amount deposited during the year 1885, not including interest credited for that period	603,923 92
Amount withdrawn during the year 1885.....	667,890 42
Amount of interest credited and paid for the year 1885, and when:	
July, 1885.....	\$34,015 34
January, 1886	34,447 05
	68,462 39

Rate per cent of dividends or interest to depositors during the year 1885, 3½ per cent.

2. ALBANY COUNTY SAVINGS BANK, ALBANY.

[71 State street; incorporated 1874.]

JASPER VAN WORMER, *President*. JOHN TEMPLETON, *Treasurer*.

TRUSTEES.

Jasper Van Wormer,	John Templeton,	Alexander Morris,	Benj. W. Wooster,
Jacob Leonard,	Lansing Hotaling,	F. N. Sill,	Joseph Mann,
P. V. Fort,	James Moore,	Royal Bancroft,	William C. Herrick,
Albert V. Bensen,	W. T. Ingraham,	James Mix,	R. C. Blackall.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$177,300 00
Stock investments, viz.:	
Stocks and Bonds:	
United States.....	Cost. \$53,780 00 Par value. \$50,000 00 Estimated market value. \$62,000 00
Cities in this State.....	418,820 00 362,000 00 460,240 00
Counties in this State	4,000 00 4,000 00 4,000 00
Towns in this State	94,267 00 85,000 00 103,975 00
Villages in this State.....	14,224 00 14,000 00 14,360 00
	\$585,091 00 \$515,000 00 \$644,575 00
	644,575 00

ALBANY COUNTY.

77

Real estate, cost, \$23,000; estimated present value.....	\$23,000 00
Cash on deposit in banks or trust companies	113,368 59
Cash on hand.....	14,641 17
All other assets not included above, viz.: Interest due and accrued	15,225 78
	<hr/>
	\$988,110 54

LIABILITIES.

Amount due depositors.....	\$877,314 01
Other liabilities, viz.: Interest accrued on deposits to January 1, 1886.....	7,000 00
Surplus	103,796 53
	<hr/>
	\$988,110 54

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$90,537 03
From depositors, not including interest credited.....	415,943 35
From interest on loans, deposits and investments	39,970 70
From rents from real estate.....	1,625 88
From mortgages.....	36,700 00
From redemption of stocks.....	10,000 00
From loans repaid	11,000 00
From all other sources, viz.: Real estate sold.....	2,264 81
	<hr/>
	\$608,041 77

PAYMENTS.

To depositors, including interest paid to them.....	\$400,037 38
For loans on bonds and mortgages	30,750 00
For loans on stocks and other securities	4,000 00
For stocks and bonds purchased, par value, \$31,000; cost, including premiums, commissions, etc.	39,512 50
For current expenses of the bank, viz.: Salaries.....	\$3,750 00
For expenses of banking house or rent of banking rooms	750 00
For other expenses.....	282 79
	<hr/>
	4,782 79
For taxes on real estate, except banking house.....	564 18
For repairs and other incidental expenses on real estate, except banking house	385 16
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	128,009 76
	<hr/>
	\$608,041 77

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	1,868
Number of accounts opened and re-opened during the year 1885.....	477
Number of accounts closed during the year 1885.....	611
Largest amount due any one depositor January 1, 1886, exclusive of interest, and of any deposits made by order of a court of record, or of a surrogate	\$3,000 00

Average amount of each account January 1, 1886..	\$469 65
Amount deposited during the year 1885, not including interest credited <i>for</i> that period.....	415,943 35
Amount withdrawn during the year 1885	400,037 38
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
April 1, 1885.....	\$13,806 74
October 1, 1885.	13,606 32
	<hr/> 27,413 06 <hr/>

Rate per cent of dividends or interest to depositors during the year 1885, 3½ per cent.

3. ALBANY EXCHANGE SAVINGS BANK, ALBANY.

[450 Broadway; incorporated 1856.]

ISAAC A. CHAPMAN, *President*. C. P. WILLIAMS, *Treasurer*.

TRUSTEES.

A. V. DeWitt,	John E. McElroy,	Lemon Thomson,	Lansing Merchant,
John D. Parsons, Jr.,	Michael Delehanty,	James A. Gray,	M. L. Cutler,
Wm. Dey Ermand,	Chauncey P. Williams,	Jonas H. Brooks,	Wm. Gould, Jr.,
John S. Perry,	Isaac A. Chapman.	E. J. Larrabee,	John Reid,
S. B. McCoy,	Samuel N. Bacon,	John Blackburn,	L. J. Hopkins.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$216,550 00
Stock investments, viz.:	
<i>Stocks and Bonds :</i>	
United States.....	Cost. \$395,964 55 Par value. \$350,000 00 Estimated market value. \$430,500 00
Maryland State....	24,027 00 22,935 00 23,150 00
Cities in this State.....	100,684 74 97,000 00 119,020 00
Towns in this State.....	10,871 53 10,500 00 10,862 50
	<hr/> \$531,547 82 \$480,435 00 \$583,532 50 <hr/>
Real estate, cost, \$3,742.28 ; estimated present value.....	583,532 50
Cash on deposit in banks or trust companies.....	4,000 00
All other assets not included above, viz. : Interest due and accrued	44,406 42
	11,172 61
	<hr/> \$859,661 53 <hr/>

LIABILITIES.

Amount due depositors.....	\$742,427 52
Other liabilities, viz.:	
Interest accrued on deposits to January 1, 1886.....	\$5,800 00
Expenses incurred but unpaid.....	940 00
	<hr/> 6,740 00
Surplus	110,494 01
	<hr/> \$859,661 53 <hr/>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$49,748 37
From depositors, not including interest credited	241,761 77
From interest on loans, deposits and investments.....	34,947 96

From rents from real estate	\$279 83
From mortgages.....	23,700 00
	<hr/>
	\$350,437 93
	<hr/>

PAYMENTS.

To depositors, including interest paid to them... ..	\$234,948 08
For loans on bonds and mortgages	54,000 00
For stocks and bonds purchased, par value, \$11,500; cost, including premiums, commissions, etc	12,441 53
For current expenses of the bank, per contract with Ex change National Bank	4,186 27
For taxes on real estate, except banking house... ..	116 67
For repairs and other incidental expenses on real estate, except banking house.....	11 34
Other payments, viz.:	
Searching title and recording mortgage	\$4 62
Interest accrued on mortgage at time of purchase.....	323 00
	<hr/>
	327 62
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	44,406 42
	<hr/>
	\$350,437 93
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	1,294
Number of accounts opened and re-opened during the year 1885	289
Number of accounts closed during the year 1885.....	234
Largest amount due any one depositor January 1, 1886, <i>ex- clusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$3,119 90
Number of such accounts which exceed \$3,000	1
Average amount of each account January 1, 1886.....	\$573 74
Amount deposited during the year 1885, not including in- terest credited <i>for</i> that period	241,761 77
Amount withdrawn during the year 1885.....	234,948 08
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
April, 1885.....	\$11,474 15
October, 1885.....	11,527 12
	<hr/>
	23,001 27
	<hr/>

Rate per cent of dividends or interest to depositors during the year 1885, 3¼ per cent on deposits up to \$500; 3¼ on deposits over \$500.

4. ALBANY SAVINGS BANK, ALBANY.

[State and Chapel streets ; incorporated 1820.]

HENRY H. MARTIN, *President*. THEODORE TOWNSEND, *Treasurer*.

TRUSTEES.

Visscher Ten Eyck,	Marcus T. Hun,	Rufus K. Townsend,	Jeremiah Waterman,
Wm. M. Van Antwerp,	Jacob H. Ten Eyck,	J. Howard King,	James D. Wason,
Chas. B. Lansing,	Abraham Lansing,	Luther H. Tucker,	W. B. Van Rensselaer,
Henry T. Martin,	Henry H. Martin,	Matthew Hale,	J. Wilber Tillinghast.
Grange Sard,	Ledyard Cogswell,	William Kidd,	

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$428,700 00
---------------------------	--------------

State investments, viz.:

Stocks and Bonds:			
	Cost.	Par value.	Estimated market value.
United States.....	\$1,009,674 36	\$1,000,000 00	\$1,160,000 00
New York State.. ..	173,635 80	150,000 00	154,500 00
Kansas State	62,100 00	46,000 00	60,260 00
Maryland State.....	16,500 00	15,000 00	16,950 00
Massachusetts State.. ..	59,250 00	48,600 00	54,918 00
Michigan State	10,583 83	9,000 00	10,170 00
Missouri State.....	27,790 00	25,000 00	27,000 00
New Hampshire State.....	47,225 87	39,200 00	46,256 00
Rhode Island State.....	20,350 00	20,000 00	23,000 00
Cities in this State	6,140,277 29	5,151,900 00	6,504,382 00
Counties in this State.....	876,855 55	807,500 00	879,515 00
Villages in this State	1,030 00	1,000 00	1,000 00
	<u>\$8,445,272 70</u>	<u>\$7,313,200 00</u>	<u>\$8,937,951 00</u>
			\$8,937,951 00

Amount loaned on stocks as authorized by chapter 409, Laws of 1882.....	900 00
Banking house and lot, cost, \$247,808.22; estimated present value.	150,000 00
Other real estate, cost. \$10,000; estimated present value ..	10,000 00
Cash on deposit in banks or trust companies.....	325,346 85
Cash on hand.....	108,751 71
All other assets not included above, viz.: Interest due and accrued.....	131,746 89
	<u>\$10,093,396 45</u>

LIABILITIES.

Amount due depositors.....	\$8,411,242 97
Principal	\$8,274,984 02
Interest credited for the six months ending with December 31, 1885	136,258 95
Surplus	1,682,153 48
	<u>\$10,093,396 45</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$535,628 74
From depositors, not including interest credited.....	2,416,220 42
From interest on loans, deposits and investments.....	454,563 56
From rents from banking house	\$8,325 00
From rents from other real estate.....	1,400 00
	<u>9,725 00</u>
From mortgages.....	69,400 00
From redemption of stocks	45,400 00
From stock sold, par value, \$100,000; amount received therefor	101,500 00
From all other sources, viz.:	
Real estate sold.....	\$14,030 00
Tax certificates redeemed.....	276 96
	<u>14,306 96</u>
	<u>\$3,646,744 68</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$2,511,124 62
For loans on bonds and mortgages	12,850 00

For stocks and bonds purchased, par value, \$457,400; cost, including premiums, commissions, etc	\$652,062 31
For interest (other than interest payments to depositors)..	5,479 89
For current expenses of the bank, viz.: Salaries	\$15 067 50
For expenses of banking house or rent of banking rooms.....	6,049 86
For other expenses	3,718 20
	<hr/>
	24,835 56
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	5,248 46
For taxes on real estate, except banking house.....	342 66
For repairs and other incidental expenses on real estate, except banking house.....	687 47
Other payments, viz.: Interest paid to depositors, not credited	15 15
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	434,098 56
	<hr/>
	\$3,646,744 68
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886	17,047
Number of accounts opened and re-opened during the year 1885.....	3,246
Number of accounts closed during the year 1885.....	2,878
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.	\$29,000 00
Number of such accounts which exceed \$3,000.....	19
Average amount of each account January 1, 1886.....	\$493 41
Amount deposited during the year 1885, not including interest credited <i>for</i> that period.....	2,416,220 42
Amount withdrawn during the year 1885.....	2,511,124 62
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885.....	\$132,727 19
January, 1886.....	136,258 95
Paid but not credited at other periods.....	15 15
	<hr/>
	269,001 29
	<hr/>

Rate per cent of dividends or interest to depositors during the year 1885, $3\frac{1}{2}$ per cent.

5. COHOES SAVINGS INSTITUTION, COHOES.

[Incorporated 1851.]

WILLIAM BURTON, *President*.JOHN HAY, *Secretary*.

TRUSTEES.

James E. Place,
Murray Hubbard,
P. S. Holsapple,
Benj. F. Clark,
Wm. T. Dodge,

Wm. Burton,
Henry A. Strong,
D. J. Johnston,
Jonathan Hiller,
John Hay

A. M. Harmon,
Wm. H. Hollister,
P. E. Marshall,
Geo. Dixon,

James White,
E. W. Fuller,
Geo. H. Billings,
G. H. Vermilyea.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$267,422 62
--------------------------	--------------

Stock investments, viz.:

<i>Stocks and Bonds :</i>			
	Cost.	Par value.	Estimated market value.
United States.....	\$109,778 75	\$107,700 00	\$121,098 50
Cities in this State.....	214,971 74	210,500 00	230,450 00
Counties in this State.....	42,147 50	42,000 00	46,200 00
Towns in this State.....	8,858 50	7,700 00	9,100 00
Villages in this State.....	128,577 36	125,000 00	137,700 00
	<u>\$504,333 85</u>	<u>\$492,900 00</u>	<u>\$544,548 50</u>
Real estate, cost, \$1,379.69; estimated present value.....			\$544,548 50
Cash on deposit in banks or trust companies....			1,450 00
Cash on hand.....			78,434 89
All other assets not included above, viz.: Interest due and accrued			23,686 04
			<u>13,192 03</u>
			<u>\$928,734 08</u>

LIABILITIES.

Amount due depositors.....	\$856,228 61
Principal	\$842,000 28
Interest credited for the six months ending with December 31, 1885	14,228 33
Other liabilities, viz.: Cash over.....	260 69
Surplus	72,244 78
	<u>\$928,734 08</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$89,313 18
From depositors, not including interest credited.	319,545 51
From interest on loans, deposits and investments.....	37,773 54
From mortgages.....	24,150 00
From redemption of stocks.....	2,500 00
From all other sources, viz.:	
Real estate sold.....	\$900 00
Cash over	81 56
	<u>981 56</u>
	<u>\$474,263 79</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$312,751 39
For loans on bonds and mortgages	40,825 00
For stocks and bonds purchased, par value, \$15,000; cost, including premiums, commissions, etc	15,027 36
For interest (other than interest payments to depositors)..	56 25
For current expenses of the bank, viz.: Salaries ..	\$2,250 00
For expenses of banking house or rent of banking rooms.	1,000 00
For other expenses.....	169 27
	<u>3,419 27</u>
For taxes on real estate, except banking house.....	63 59
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	102,120 93
	<u>\$474,263 79</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	2,729
Number of accounts opened and re-opened during the year 1885.....	674
Number of accounts closed during the year 1885.....	569
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$5,753 70
Number of such accounts which exceed \$3,000.....	3
Average amount of each account January 1, 1886.....	\$313 75
Amount deposited during the year 1885, not including interest credited <i>for</i> that period.	319,545 51
Amount withdrawn during the year 1885.....	312,751 39
Amount of interest credited and paid <i>for</i> the year 1885, and when:	
July, 1885.....	\$14,140 91
January, 1886.....	14,228 33
	<hr/> 28,369 24 <hr/>

Rate per cent of dividends or interest to depositors during the year 1885, 4 per cent on \$1,000 and under ; 3 per cent on excess.

6. HOME SAVINGS BANK OF THE CITY OF ALBANY.

[40 State street; incorporated 1871.]

JOHN D. CAPRON, *President*.

WM. LACY, *Secretary*.

TRUSTEES.

John D. Capron,	Edward Coyle,	Peter Kinnear,	Philip Ten Eyck,
John J. Cassin,	Robert Bryce,	James Ten Eyck,	Edmund L. Judson,
Robert Geer,	David A. Thompson,	William Lacy,	Ernest J. Miller,
Thomas Austin,	Samuel L. Munson,	Chas. C. Lodewick,	Edward A. Durant, jr.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$275,834 00
Stock investments, viz.:	

Stocks and Bonds:

	Cost.	Par value.	Estimated market value.
United States.....	\$40,605 33	\$40,000 00	\$41,400 00
Cities in this State.....	76,477 50	70,000 00	88,515 00
Counties in this State....	20,207 00	19,000 00	20,005 00
Towns in this State.....	7,392 80	7,000 00	7,310 00
Villages in this State.....	47,468 12	47,700 00	49,840 00
	<hr/> \$192,150 75	<hr/> \$183,700 00	<hr/> \$207,070 00

Real estate, cost, \$35,114.87 ; estimated present value.....	207,070 00
Cash on deposit in banks or trust companies.....	21,820 60
Cash on hand	48,440 97
All other assets not included above, viz.:	799 62

Amount loaned on collaterals, viz.: Bank stock.....	\$5,000 00
Interest due and accrued.....	3,390 81
Furniture and fixtures	1,250 00
Accrued rents.	177 20
Town of Middleburgh school district bonds, cost, \$9,177.50;	
par value, \$9,000; market value.....	9,177 50
Accrued interest on Middleburgh school district bonds..	337 50

19,333 01

\$573,298 20

LIABILITIES.

Amount due depositors		\$535,592 90
Principal	\$527,590 48	
Interest credited for the six months ending with December 31, 1885.	8,002 42	
Other liabilities, viz.:		
Interest accrued on deposits to January 1, 1886, on April and October accounts.....	\$200 71	
Expenses incurred, but unpaid.....	941 33	
Surplus.....		1,142 04 36,563 26
		<u>\$573,298 20</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$19,534 12
From depositors, not including interest credited.....	260,502 00
From interest on loans, deposits and investments.	24,551 15
From rents from banking house.....	\$530 28
From rents from other real estate.. . . .	880 70
From mortgages	1,410 98
From loans repaid	37,216 00
	9,875 00
	<u>\$353,089 25</u>

PAYMENTS.

To depositors, including interest paid to them	\$248,286 58
For loans on bonds and mortgages	5,450 00
For loans on stocks and other securities	3,750 00
For stocks and bonds purchased, par value, \$38,000; cost, including premiums, commissions, etc.....	38,884 42
For interest (other than interest payments to depositors)..	265 27
For current expenses of the bank, viz.: Salaries.....	\$2,250 00
For expenses of banking house or rent of banking rooms.	1,100 00
For other expenses.....	497 31
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	3,847 31
For taxes on real estate, except banking house.....	1,879 61
For repairs and other incidental expenses on real estate, except banking house.....	195 65
	1,289 82
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	49,240 59
	<u>\$353,089 25</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886....	1,399
Number of accounts opened and re-opened during the year 1885	385
Number of accounts closed during the year 1885	344
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.....	\$8,300 00

ALBANY COUNTY.

85

Number of such accounts which exceed \$3,000	5
Average amount of each account January 1, 1886	\$382 83
Amount deposited during the year 1885, not including interest credited <i>for</i> that period... ..	260,502 00
Amount withdrawn during the year 1885.....	248,286 58
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885.....	\$7,424 50
January, 1886.....	8,002 42
Credited at other periods.....	1,024 09
	<hr/> 16,451 01 <hr/>

Rate per cent of dividends or interest to depositors during the year 1885, $3\frac{1}{2}$ per cent.

7. HOPE SAVINGS BANK OF ALBANY.

Closing.

[440 Broadway; incorporated 1866.]

, *President*.W A YOUNG, *Secretary*.

FINANCIAL.

RESOURCES.

Cash on hand... .. \$320 71

LIABILITIES.

Amount due depositors \$320 71

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day

\$320 71

PAYMENTS.

Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day

\$320 71

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886..... 5

Average amount of each account January 1, 1886..... \$64 14

8. MECHANICS AND FARMERS' SAVINGS BANK, ALBANY.

[63 State street; incorporated 1855.]

DUDLEY OLCOTT, *President*.GEORGE G. DAVIDSON, *Secretary*.

TRUSTEES.

Dudley Olcott,	Erastus D. Palmer,	Rufus W. Peckham,	Charles Newman,
Archibald McClure,	Ezra G. Benedict,	Thomas McCredie,	Daniel Leonard,
Joseph W. Russell,	James B. Jermain,	Isaac W. Vosburgh,	George G. Davidson.
George B. Steele,			

FINANCIAL.

RESOURCES.

Bonds and mortgages. \$278,100 00

Stock investments, viz.:

<i>Stocks and Bonds:</i>			
	Cost.	Par value.	Estimated market value.
United States.....	\$175,372 50	\$167,000 00	\$190,806 25
Cities in this State.....	593,108 23	536,600 00	678,498 73
Counties in this State.....	146,620 68	132,500 00	139,817 50
	<u>\$915,101 41</u>	<u>\$836,100 00</u>	<u>\$1,009,122 48</u>
Real estate, cost, \$7,606.86; estimated present value.....			\$1,009,122 48
Cash on deposit in banks or trust companies.....			8,500 00
Cash on hand.....			251,583 62
All other assets not included above, viz.: Accrued interest.....			28,521 11
			16,585 26
			<u>\$1,592,412 47</u>

LIABILITIES.

Amount due depositors	\$1,295,758 70
Other liabilities, viz.: Interest accrued on deposits to January 1, 1886 (estimated)	10,690 24
Surplus	285,963 53
	<u>\$1,592,412 47</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$257,576 28
From depositors, not including interest credited.....	227,024 19
From interest on loans, deposits and investments	68,138 06
From rents from real estate	515 71
From mortgages.....	\$27,150 00
From redemption of stocks.....	7,000 00
	<u>\$587,404 24</u>

PAYMENTS.

To depositors, including interest paid to them	\$286,769 76
For loans on bonds and mortgages.	16,000 00
For current expenses of the bank, viz.: Salaries.....	\$2,000 00
For expenses of banking house or rent of banking rooms.	2,000 00
For other expenses.....	180 22
	<u>4,180 22</u>
For taxes on real estate, except banking house.....	183 36
For repairs and other incidental expenses on real estate, except banking house.	166 17
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	280,104 73
	<u>\$587,404 24</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886 ...	3,592
Number of accounts opened and re-opened during the year 1885	728
Number of accounts closed during the year 1885.....	549
Largest amount due any one depositor January 1, 1886, <i>ex- clusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$19,792 50

Number of such accounts which exceed \$3,000	16
Average amount of each account January 1, 1886.....	\$360 73
Amount deposited during the year 1885, not including interest credited <i>for</i> that period.....	227,024 19
Amount withdrawn during the year 1885.....	286,769 76
Amount of interest credited and paid <i>for</i> the year 1885, and when:	
April, 1885.....	\$21,535 74
October, 1885.....	21,380 48
	<hr/> 42,916 22

Rate per cent of dividends or interest to depositors during the year 1885, 3 and 4 per cent.

9. MECHANICS' SAVINGS BANK, COHOES.

[No. 76 Oneida street; incorporated 1873.]

JOHN CLUTE, *President.*

A. J. GRIFFIN, *Treasurer.*

TRUSTEES.

John Clute,	Egbert W. Lansing,	Wm. E. Thorn,	P. R. Chadwick,
George Oliver,	John Valley,	E. N. Foley,	E. N. Page,
L. Vreedenburgh,	A. J. Griffin,	A. Rosenthal,	Le Roy Vermilyea,
Hugh Graham,	Wm. S. Smith,	Rodney Wilcox,	T. P. Hildreth.
Wm. Stanton,			

FINANCIAL.

RESOURCES.

Bonds and mortgages ..	\$183,620 50
Stock investments, viz.:	

<i>Stocks and Bonds :</i>			
	Cost.	Par value.	Estimated market value.
United States.....	\$60,000 00	\$60,000 00	\$73,800 00
Cities in this State.....	32,528 12	32,500 00	34,125 00
Villages in this State.....	28,684 38	27,500 00	28,875 00
	<hr/> \$121,212 50	<hr/> \$120,000 00	<hr/> \$136,800 00
Cash on deposit in banks or trust companies.....			136,800 00
Cash on hand.....			25,000 00
All other assets not included above, viz.: Interest due and accrued.....			30,591 31
			<hr/> 3,943 35
			<hr/> \$379,955 16

LIABILITIES.

Amount due depositors.....	\$358,320 02
Principal	\$352,191 77
Interest credited for the six months ending with December 31, 1885.....	6,128 25
Surplus	<hr/> 21,635 14
	<hr/> \$379,955 16

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$57,579 19
From depositors, not including interest credited.....	126,898 94

From interest on loans, deposits and investments.....	\$13,906 18
From mortgages	36,300 00
From stock sold, par value, \$10,000; amount received therefor.....	10,462 50
	<hr/>
	\$245,146 81
	<hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$118,708 87
For loans on bonds and mortgages.....	50,433 00
For stocks and bonds purchased, par value, \$17,500; cost, including premiums, commissions, etc.....	18,309 38
For current expenses of the bank, viz.: Salaries.....	\$1,700 00
For expenses of banking house or rent of banking rooms	300 00
For other expenses	104 25
	<hr/>
	2,104 25
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	55,591 31
	<hr/>
	\$245,146 81
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	1003
Number of accounts opened and re-opened during the year 1885.....	298
Number of accounts closed during the year 1885..	216
Largest amount due any one depositor January 1, 1886, exclusive of interest, and of any deposits made by order of a court of record, or of a surrogate.....	\$4,343 60
Number of such accounts which exceed \$3,000.....	1
Average amount of each account January 1, 1886.	\$357 24
Amount deposited during the year 1885, not including interest credited for that period	126,898 94
Amount withdrawn during the year 1885.....	118,708 87
Amount of interest credited and paid for the year 1885, and when :	
July, 1885	\$5,919 59
January, 1886	6,128 25
	<hr/>
	12,047 84
	<hr/>

Rate per cent of dividends or interest to depositors during the year 1885, 4 per cent on \$1,000 and under; 3 per cent on over \$1,000.

10. NATIONAL SAVINGS BANK OF THE CITY OF ALBANY.

[59 State street; incorporated 1868.]

J. H. VAN ANTWERP, *President.* A. P. STEVENS, *Secretary.*

TRUSTEES.

John H. Van Antwerp,	Joseph Sporborg,	Michael N. Nolan,	Ira Jagger,
James H. Pratt,	James H. McClure,	S. W. Rosendale,	J. Townsend Lansing,
D. L. Van Antwerp,	William A. Rice,	Paul Cushman,	John G. Myers,
Nathan B. Perry,	G.A. Van Allen,	Robert L. Fryer,	James H. Manning.
John Woodward,			

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$405,250 00
--------------------------	--------------

Stock investments, viz.:

<i>Stocks and Bonds :</i>			
	Cost.	Par value.	Estimated market value.
United States.....	\$1,295,000 00	\$1,235,000 00	\$1,425,575 00
New York State.....	104,350 00	89,350 00	104,539 50
Missouri State.....	19,500 00	18,000 00	19,800 00
Ohio State.....	26,875 00	25,000 00	26,500 00
Michigan State.....	8,575 00	8,000 00	9,600 00
Massachusetts State.....	45,300 00	40,000 00	46,000 00
Connecticut State.....	4,210 00	4,000 00	4,600 00
New Hampshire State.....	5,985 00	5,000 00	6,000 00
Cities in this State.....	1,533,470 00	1,402,700 00	1,624,160 00
Counties in this State.....	277,960 00	262,000 00	297,480 00
Towns in this State.....	8,700 00	8,000 00	9,020 00
Villages in this State.....	47,240 00	45,500 00	50,100 00
	<u>\$3,377,165 00</u>	<u>\$3,142,550 00</u>	<u>\$3,623,374 50</u>
			\$3,623,374 50

Amount loaned on stocks as authorized by chapter 409,

Laws of 1882	1,000 00
Real estate, cost, \$29,986.02 ; estimated present value.....	25,000 00
Cash on deposit in banks or trust companies.....	148,505 91
Cash on hand.....	16,931 32
All other assets not included above, viz.:	

Amount loaned on collaterals, viz.:

Railroad bonds and depositor's pass-book, estimated market value of collaterals, \$1,700.....	\$1,000 00
Interest due and accrued.....	29,866 46
	<u>30,866 46</u>
	<u>\$4,250,928 19</u>

LIABILITIES.

Amount due depositors	\$3,517,226 20
Principal	\$3,460,803 17
Interest credited for the six months ending with December 31, 1885	56,423 03
	<u>733,701 99</u>
Surplus	<u>\$4,250,928 19</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$126,802 28
From depositors, not including interest credited.....	1,341,097 52
From interest on loans, deposits and investments	186,729 55
From rents from real estate	2,036 26
From mortgages.....	29,650 00
From redemption of stocks.....	136,000 00
From stock sold, par value, \$50,000; amount received therefor	51,000 00
From loans repaid	16,050 00
From all other sources, viz. : Reduction in real estate account	1,011 78
	<u>\$1,890,377 39</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,277,435 04
For loans on bonds and mortgages.	50,800 00

For loans on stocks and other securities.....	\$9,550 00
For stocks and bonds purchased, par value, \$325,100; cost, including premiums, commissions, etc	370,090 00
For interest (other than interest payments to depositors)..	3,680 42
For current expenses of the bank, viz.: Salaries	\$6,200 00
For expenses of banking house or rent of banking rooms.	2,000 00
For other expenses.....	3,107 22
	11,307 22
For taxes on real estate, except banking house... ..	742 91
For repairs and other incidental expenses on real estate, except banking house.....	322 79
Other payments, viz.: Reduction in real estate account..	1,011 78
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	165,437 23
	\$1,890,377 39

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886..	6,856
Number of accounts opened and re-opened during the year 1885	1,348
Number of accounts closed during the year 1885	1,131
Largest amount due any one depositor January 1, 1886, <i>ex- clusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.....	\$12,000 00
Number of such accounts which exceed \$3,000	59
Average amount of each account January 1, 1886.....	\$513 01
Amount deposited during the year 1885, not including in- terest credited <i>for</i> that period.... ..	1,341,097 52
Amount withdrawn during the year 1885	1,277,435 04
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885	\$52,770 98
January, 1886.....	56,423 03
	109,194 01

Rate per cent of dividends or interest to depositors during the year
1885, 3½ per cent.

BROOME COUNTY.

11. BINGHAMTON SAVINGS BANK, BINGHAMTON.

[No. 86 Court street; incorporated 1867.]

HARPER DUSENBURY, *President.* HARRIS G. RODGERS, *Treasurer.*

TRUSTEES.

Harper Dusenbury,	Cyrus Strong,	O. W. Chapman,	Wm. B. Edwards,
Wm. S. Smith,	James B. Weed,	Wm. H. Wilkinson,	John G. Orton,
Chas. M. Stone,	E. D. Robinson,	G. L. Sessions,	H. G. Rodgers.
James K. Welden,			

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$319,200 00
----------------------------	--------------

Stock investments, viz.:

<i>Stocks and Bonds:</i>			
	Cost.	Par value.	Estimated market value.
United States.....	\$236,969 91	\$225,000 00	\$265,250 00
Cities in this State.....	167,134 02	165,100 00	169,594 00
Counties in this State.....	11,113 88	11,000 00	11,330 00
Towns in this State.....	42,962 42	42,300 00	42,300 00
	<u>\$458,180 23</u>	<u>\$443,400 00</u>	<u>\$488,474 00</u>
Amount loaned on stocks as authorized by chapter 409, Laws of 1882.....			7,300 00
Cash on deposit in banks or trust companies.....			87,750 00
Cash on hand			16,204 62
All other assets not included above, viz.:			
Amount loaned on collaterals, viz.....			\$6,000 00
Bank stock, estimated value of collaterals \$11,000.			
Interest due and accrued.....			8,113 63
			<u>14,113 63</u>
			<u>\$933,042 25</u>

LIABILITIES.

Amount due depositors	\$839,877 79
Principal	\$827,045 47
Interest credited for the six months ending with December 31, 1885	12,832 32
Surplus.....	93,164 46
	<u>\$933,042 25</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$72,798 26
From depositors, not including interest credited	598,185 43
From interest on loans, deposits and investments	40,715 58
From mortgages.....	18,300 00
From redemption of stocks.....	8,000 00
From loans repaid	11,640 00
	<u>\$749,639 27</u>

PAYMENTS.

To depositors, including interest paid to them	\$604,816 71
For loans on bonds and mortgages	23,050 00
For loans on stocks and other securities	8,490 00
For stocks and bonds purchased, par value, \$2,000; cost, including premiums, commissions, etc	2,113 75
For interest (other than interest payments to depositors)..	15 10
For current expenses of the bank, viz.: Salaries.....	\$5,340 83
For expenses of banking house or rent of banking rooms.....	1,325 00
For other expenses.....	379 80
Other payments, viz.: Counsel fees and disbursements....	7,045 63
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day.....	153 46
	<u>103,954 62</u>
	<u>\$749,639 27</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	4,478
Number of accounts opened and re-opened during the year 1885	777
Number of accounts closed during the year 1885	728
Largest amount due any one depositor January 1, 1886, exclusive of interest, and of any deposits made by order of a court of record, or of a surrogate.....	\$3,052 50
Number of such accounts which exceed \$3,000.....	1
Average amount of each account January 1, 1886	\$187 55
Amount deposited during the year 1885, not including interest credited for that period.....	598,185 43
Amount withdrawn during the year 1885.	604,069 13
Amount of interest credited and paid for the year 1885, and when :	
July, 1885.....	\$12,239 60
January, 1886.....	12,832 32
Paid but not credited at other periods.	747 58
	<hr/> 25,819 50 <hr/>

Rate per cent of dividends or interest to depositors during the year 1885, 3½ per cent.

12. CHENANGO VALLEY SAVINGS BANK, BINGHAMTON.

[2 Chenango street; incorporated 1867.]

B. N. LOOMIS, *Vice-President.* TRACY R. MORGAN, *Treasurer.*

TRUSTEES.

B. N. Loomis,	W. H. Wilson,	Job N. Congdon,	Tracy R. Morgan,
I. L. Bartlett,	J. W. Manin,	S. F. Cary,	J. M. Johnson,
Joseph E. Ely,	D. L. Brownson,	J. Pendergast,	George W. Dunn.
Cyrus Strong,			

FINANCIAL.

RESOURCES.

Bonds and mortgages.	\$222,307 94
Stock investments, viz.:	

<i>Stocks and Bonds :</i>				
	Cost.	Par value.	Estimated market value.	
United States.....	\$184,254 13	\$172,110 00	\$209,902 00	
Cities in this State	107,000 00	107,000 00	112,350 00	
Towns in this State.....	123,910 00	117,500 00	123,910 00	
	<hr/> \$415,164 13	<hr/> \$396,610 00	<hr/> \$446,162 00	446,162 00

Amount loaned on stocks as authorized by chapter 409, Laws of 1882.....	4,900 00
Cash on deposit in banks or trust companies.....	176,590 81
Cash on hand.....	18,900 11
All other assets not included above, viz.:	
Interest due and accrued.....	\$19,697 60
Land contract.....	600 00
	<hr/> 20,297 60 <hr/>

\$889,158 46

LIABILITIES.

Amount due depositors	\$818,442 51
-----------------------------	--------------

Principal	\$803,619 01	
Interest credited for the six months ending with December 31, 1885	14,823 50	
		<hr/>
Surplus		\$70,715 95
		<hr/>
		\$889,158 46
		<hr/>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$202,529 40
From depositors, not including interest credited.	524,878 86
From interest on loans, deposits and investments	36,361 29
From rents from real estate	13 00
From mortgages	11,300 00
From redemption of stocks	5,000 00
From loans repaid	2,500 00
	<hr/>
	\$782,582 55
	<hr/>

PAYMENTS.

To depositors, including interest paid to them	\$553,556 41
For loans on bonds and mortgages	29,210 00
For current expenses of the bank, viz.: Salaries	\$2,800 00
For expenses of banking house or rent of banking rooms.	1,075 00
For other expenses	438 03
	<hr/>
	4,313 03
For repairs and other incidental expenses on real estate, except banking house	12 19
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	195,490 92
	<hr/>
	\$782,582 55
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886	4,143
Number of accounts opened and re-opened during the year 1885	1,168
Number of accounts closed during the year 1885	949
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$3,000 00
Average amount of each account January 1, 1886	197 54
Amount deposited during the year 1885, not including interest credited <i>for</i> that period	524,878 86
Amount withdrawn during the year 1885	553,556 41
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885	\$13,833 89
January, 1886	14,823 50
Credited at other periods	1,040 08
	<hr/>
	29,697 47
	<hr/>

Rate per cent of dividends or interest to depositors during the year 1885, 4 per cent.

CAYUGA COUNTY.

13. AUBURN SAVINGS BANK, AUBURN.

[No. 74 Genesee street; incorporated 1849.]

NELSON BEARDSLEY, *President*

E. H. TOWNSEND, *Treasurer*

TRUSTEES.

N. Beardsley,
J. W. Haight,
David Wright,
D. M. Dunning.

C. G. Briggs,
D. M. Osborne,
W. C. Beardsley,

W. Hollister,
D. Wadsworth,
Orlando Lewis.

E. R. Fay,
D. W. Adams,
L. W. Stevens.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$611,467 00
Stock investments, viz.:	

Stocks and Bonds:

<i>Stocks and Bonds:</i>	Cost.	Par value.	Estimated market value.
United States.....	\$430,141 31	\$410,000 00	\$487,593 75
District of Columbia, 3-65s.	92,125 00	100,000 00	114,000 00
Cities in this State.....	270,362 40	262,000 00	302,590 00
Counties in this State.....	2,500 00	2,500 00	2,500 00
	<hr/>	<hr/>	<hr/>
	\$795,128 71	\$774,500 00	\$906,683 75

906,683 75

Amount loaned on stocks as authorized by chapter 409, Laws of 1882.....	2,000 00
--	----------

Banking house and lot, cost, \$188,922.51; estimated present value.....	100,000 00
---	------------

Other real estate, cost, \$35,388.46; estimated present value.	36,809 79
--	-----------

Cash on deposit in banks or trust companies.....	100,670	19
--	---------	----

Cash on hand.	4,305 27
-----------------------	----------

All other assets not included above, viz.:

Amount loaned on collaterals, viz	\$750 00
---	----------

Estimated market value of collaterals, \$1425.

Interest due and accrued.....	8,215 55
-------------------------------	----------

8,965 55

\$1,770,901 55

LIABILITIES.

Amount due depositors.....	\$1,504,450 63
----------------------------	----------------

Principal	\$1,480,315 05
-----------------	----------------

Interest credited for the six months ending with December 31, 1885	24,135 58
--	-----------

Surplus.	266,450 92
---------------	------------

\$1,770,901 55

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$32,228 81
--	-------------

From depositors, not including interest credited.	842,885 13
---	------------

From interest on loans, deposits and investments.....	77,739 69
---	-----------

From rents from banking house.....	\$2,023 56
------------------------------------	------------

From rents from banking house.....	\$2,525 00
From rents from other real estate.....	1,716 43

3,739 99

From mortgages.....	\$39,208 00
From stock sold, par value, \$40,000; amount received therefor ..	44,906 25
From all other sources, viz.:	
Real estate sold	\$883 21
Exchange.....	74 62
Sundries.....	182 20
	<hr/>
	1,140 03
	<hr/>
	\$1,041,847 90
	<hr/>

PAYMENTS.

To depositors, including interest paid to them.	\$899,577 00
For loans on bonds and mortgages ..	23,715 00
For current expenses of the bank, viz.: Salaries	\$6,450 00
For expenses of banking house or rent of banking rooms	2,444 38
For other expenses.....	1,489 17
	<hr/>
	10,383 55
For real estate acquired by foreclosure, or in settlement of debts due the bank	1,800 00
For taxes on real estate, except banking house.....	389 90
For repairs and other incidental expenses on real estate, except banking house.....	944 11
Other payments, viz.:	
City and county taxes	\$47 13
Sundries charged to profit and loss.....	15 75
	<hr/>
	62 88
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	104,975 46
	<hr/>
	\$1,041,847 90
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	7,161
Number of accounts opened and re-opened during the year 1885.....	1,550
Number of accounts closed during the year 1885	1,556
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$3,541 73
Number of such accounts which exceed \$3,000.....	2
Average amount of each account January 1, 1886.....	\$210 08
Amount deposited during the year 1885, not including interest credited <i>for</i> that period.....	842,885 13
Amount withdrawn during the year 1885.....	899,577 00
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885.....	\$23,462 87
January, 1886.....	24,135 58
Credited at other periods.....	1,080 45
	<hr/>
	48,678 90
	<hr/>

Rate per cent of dividends or interest to depositors during the year 1885, $3\frac{1}{2}$ per cent.

14. CAYUGA COUNTY SAVINGS BANK, AUBURN.

[113 and 115 Genesee street; incorporated 1864.]

HORACE T. COOK, *President.*

W. H. MEAKER, *Treasurer.*

TRUSTEES.

Edward H. Avery,	Charles C. Dwight,	Theodore M. Pomeroy,	Charles A. Smith,
Edgar M. Birdsall,	Joseph W. Dunning,	William H. Seward,	Jas. Seymour, Jr.,
Horace T. Cook,	Oscar F. Knapp,	Benjamin B. Snow,	William G. Wise,
Lewis E. Carpenter,	William H. Meaker,	Charles Standart,	C. Wheeler, Jr.
E. D. Clapp,			

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$313,318 00
Stock investments, viz.:	

<i>Stocks and Bonds:</i>			
	Cost.	Par value.	Estimated market value.
United States.....	\$153,050 63	\$150,000 00	\$173,750 00
District of Columbia, 3-65s.	47,628 00	50,000 00	57,500 00
Cities in this State.....	44,975 72	43,625 72	47,065 72
Towns in this State.....	1,007 50	1,000 00	1,000 00
	<u>\$246,661 85</u>	<u>\$244,625 72</u>	<u>\$279,315 72</u>

Amount loaned on stocks as authorized by chapter 409, Laws of 1882	279,315 72
Banking house and lot, cost, \$27,000; estimated present value	200 00
Other real estate, cost, \$14,944.55; estimated present value.	20,000 00
Cash on deposit in banks or trust companies.....	14,000 00
Cash on hand... ..	43,245 13
All other assets not included above, viz.:	6,254 87

Interest due and accrued.....	\$4,563 54
Bills receivable	12,706 58
Land contracts	1,747 04
Taxes advanced	44 16
Judgment for deficiency on foreclosure of mortgage...	1,374 01
Furniture and fixtures.....	2,400 00
Rents.....	573 29
	<u>23,408 62</u>
	<u>\$699,742 34</u>

LIABILITIES.

Amount due depositors	\$590,386 55
Principal	\$581,022 46
Interest credited for the six months ending with December 31, 1885	9,364 09
Surplus.....	<u>109,355 79</u>
	<u>\$699,742 34</u>

CASH TRANSACTIONS DURING THE YEAR, 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$33,969 37
From depositors, not including interest credited	557,600 30
From interest on loans, deposits and investments	29,767 44
From rents from banking house.....	\$569 50
From rents from other real estate.....	469 50
	<u>1,039 00</u>

CAYUGA COUNTY.

97

From mortgages.....	\$41,738 00
From redemption of stocks.....	4,500 00
From loans repaid	320 00
From all other sources, viz.:	
Real estate sold.....	\$7,967 18
Exchange	26 70
Land contracts.....	120 75
Old debt.....	178 00
Insurance and taxes advanced.....	76 02
	<hr/> 8,368 65
	<hr/> \$677,302 76

PAYMENTS.

To depositors, including interest paid to them.....	\$553,992 45
For loans on bonds and mortgages	47,825 00
For loans on stocks and other securities	370 00
For stocks and bonds, purchased, par value, \$12,625.72; cost, including premiums, commissions, etc	12,633 22
For interest (other than interest payments to depositors).	88 79
For current expenses of the bank, viz.: Salaries.....	\$3,650 00
For expenses of banking house or rent of banking rooms	474 52
For other expenses.....	692 57
	<hr/> 4,817 09
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	4,000 00
For taxes on real estate, except banking house.....	320 73
For repairs and other incidental expenses on real estate, except banking house.	304 08
Other payments, viz.:	
Judgment for deficiency on foreclosure of mortgage ...	\$1,374 01
Insurance advanced	60 00
Taxes advanced.....	50 21
Loss on real estate sold, charged profit and loss.....	1,967 18
	<hr/> 3,451 40
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day.....	49,500 00
	<hr/> \$677,302 76

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	3,372
Number of accounts opened and re-opened during the year 1885.....	472
Number of accounts closed during the year 1885	513
Largest amount due any one depositor January 1, 1886, <i>ex- clusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$3,000 00
Average amount of each account January 1, 1886	175 08
Amount deposited during the year 1885, not including in- terest credited <i>for</i> that period.....	557,600 30
Amount withdrawn during the year 1885	553,992 45
Amount of interest credited and paid <i>for</i> the year 1885, and when:	
July, 1885.....	\$9,106 25
January, 1886.....	9,364 09
Credited at other periods.....	282 43
	<hr/> 18,752 77

Rate per cent of dividends or interest to depositors during the year
1885, $3\frac{1}{2}$ per cent.

CHAUTAUQUA COUNTY.

15. CHAUTAUQUA COUNTY SAVINGS BANK, FREDONIA.

[Incorporated 1866.]

RUFUS HAYWOOD, *President.*HENRY C. LAKE, *Vice-President.*

FINANCIAL.

RESOURCES.

Cash on hand	\$11 12
--------------------	---------

LIABILITIES.

Amount due depositors	\$4 24
Surplus	6 88
	<hr/>
	\$11 12

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$38 50
--	---------

PAYMENTS.

To depositors, including interest paid to them.....	\$22 28
Other payments, viz.: To Banking Department.....	5 10
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day.....	11 12
	<hr/>
	\$38 50

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	3
Number of accounts closed during the year 1885.....	2
Average amount of each account January 1, 1886.....	\$1 41
Amount withdrawn during the year 1885	22 28

CHEMUNG COUNTY.

16. SOUTHERN TIER SAVINGS BANK, ELMIRA.

[Carroll street; incorporated 1869.]

S. T. REYNOLDS, *Treasurer.*J. J. CURTIS, *Secretary.*

FINANCIAL.

RESOURCES.

Cash on deposit in banks or trust companies.....	\$123 96
Cash on hand.	17 44
All other assets not included above, viz.:	
Furniture and fixtures	\$1,265 87
Certificates of deposit.....	500 00
Interest on same	50 20
	<hr/>
	1,816 07
	<hr/>
	\$1,957 47

LIABILITIES.

Amount due depositors	\$671 63
Surplus	1,285 84
	<hr/>
	\$1,957 47
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day....	\$146 40
	<hr/>

PAYMENTS.

For current expenses of the bank	\$5 00
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day.....	141 40
	<hr/>
	\$146 40
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	6
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.....	\$256 89
Average amount of each account January 1, 1886	111 94
	<hr/>

COLUMBIA COUNTY.

17. HUDSON CITY SAVINGS INSTITUTION, HUDSON.

[98 Warren street; incorporated 1850.]

HENRY J. BARINGER, *President.* SAMUEL R. RAINEY, *Secretary.*

TRUSTEES.

Henry J. Baringer,	Cornelius H. Evans,	Edmund Holley,	Wm. H. Traver,
Wm. Bryan,	John E. Gillette,	Geo. H. Power,	Harper W. Rogers,
Russell B. Benedict,	Jacob W. Hoysradt,	Wm. B. Skinner,	Samuel R. Rainey.
Casper P. Collier,			

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$241,675 00
Stock investments, viz.:	

<i>Stocks and Bonds:</i>			
	Cost.	Par value.	Estimated market value.
United States.....	\$306,625 00	\$295,000 00	\$328,425 00
Texas State	46,252 06	50,000 00	57,500 00
Missouri State.....	74,236 25	68,000 00	72,080 00
Ohio State.....	1,716 00	1,600 00	1,648 00
Cities in this State.....	315,200 83	295,199 00	339,331 00
Counties in this State.....	177,860 37	167,300 00	173,665 00
Towns in this State.....	231,652 57	222,000 00	238,565 00
Villages in this State.....	96,345 00	93,000 00	96,140 00
	<hr/>	<hr/>	<hr/>
	\$1,249,888 08	\$1,192,099 00	\$1,307,354 00
Amount loaned on stocks as authorized by chapter 409, Laws of 1882			49,700 00
Banking house and lot, cost, \$15,669.41; estimated present value.....			10,000 00
Other real estate, cost, \$14,500; estimated present value..			14,500 00

Cash on deposit in banks or trust companies	\$166,003 08
Cash on hand.....	26,888 86
All other assets not included above, viz.:	

Interest due and accrued.....	\$35,920 07
Bills receivable.....	25,800 00

	Cost.	Par value.	Estimated market value.	
Masonic loan.....	\$14,892 09	\$15,000 00	\$15,500 00	
Jersey City bonds	19,400 00	20,000 00	21,600 00	
North Carolina bonds.	3,300 00	3,300 00	2,950 00	
	<u>\$37,592 09</u>	<u>\$38,300 00</u>	<u>\$40,050 00</u>	40,050 00
				<u>101,770 07</u>
				<u>\$1,917,891 01</u>

LIABILITIES.

Amount due depositors	\$1,711,156 77
Principal	\$1,678,679 55
Interest credited for the six months ending with December 31, 1885	32,477 22
Surplus	206,734 24
	<u>\$1,917,891 01</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$195,376 83
From depositors, not including interest credited	455,089 90
From interest on loans, deposits and investments	86,265 78
From rents from banking house.....	\$250 00
From rents from other real estate.....	588 50
	<u>838 50</u>
From mortgages.....	12,600 00
From redemption of stocks.....	46,000 00
From stock sold, par value, \$16,600; amount received therefor	20,750 00
From loans repaid	42,157 50
	<u>\$859,078 51</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$513,180 28
For loans on bonds and mortgages	46,200 00
For loans on stocks and other securities	33,450 00
For stocks and bonds purchased, par value, \$64,500; cost, including premiums, commissions, etc	65,093 50
For interest (other than interest payments to depositors)..	437 91
For current expenses of the bank, viz.: Salaries.....	\$6,158 67
For expenses of banking house or rent of banking rooms.	361 02
For other expenses	760 44
	<u>7,280 13</u>
For taxes on real estate, except banking house.....	272 23
For repairs and other incidental expenses on real estate, except banking house.	272 52
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	192,891 94
	<u>\$859,078 51</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	5,556
Number of accounts opened and re-opened during the year 1885.....	1,096
Number of accounts closed during the year 1885.....	1,298
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.....	\$6,206 80
Number of such accounts which exceed \$3,000.....	14
Average amount of each account January 1, 1886.....	\$307 98
Amount deposited during the year 1885, not including interest credited <i>for</i> that period.....	\$455,089 90
Amount withdrawn during the year 1885.....	513,180 28
Amount of interest credited and paid <i>for</i> the year 1885, and when:	
July, 1885.....	\$30,745 04
January, 1886..	32,477 22
	<hr/> 63,222 26

Rate per cent of dividends or interest to depositors during the year 1885, 4 per cent.

CORTLAND COUNTY.

18. CORTLAND SAVINGS BANK, CORTLAND.

[1 South Main street; incorporated 1866.]

FREDERICK HYDE, *President*.

BENJ. L. WEBB, *Secretary*.

TRUSTEES.

Frederick Hyde,	Charles C. Taylor,	Stephen Patrick,	Norman Chamberlain,
R. Holland Duell,	Abram P. Smith,	Henry McKevitt,	Samuel E. Welch,
Henry Brewer,	Calvin P. Walrad,	Geo. N. Copeland,	A. LeRoy Cole,
Horace P. Goodrich,	James C. Carmichael,	Madison Woodruff,	Benjamin L. Webb.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$229,292 00
Stock investments, viz.:	

Stocks and Bonds:

	Cost.	Par value.	Estimated market value.
United States.....	\$30,244 10	\$30,000 00	\$36,937 50
Cities in this State.....	32,495 00	27,000 00	30,630 00
Counties in this State.....	22,955 00	21,000 00	21,950 00
Towns in this State.....	44,120 00	43,700 00	46,136 00
Villages in this State.....	12,090 00	12,000 00	12,210 00
	<hr/> \$141,904 10	<hr/> \$133,700 00	<hr/> \$147,863 50

147,863 50

Amount loaned on stocks as authorized by chapter 409, Laws of 1882.....	8,150 00
Cash on deposit in banks or trust companies.....	58,285 41
Cash on hand.....	7,850 65
All other assets not included above, viz.:	

Interest due and accrued.....	\$6,939 26
Safes, furniture and fixtures.....	2,000 00

8,939 26

\$460,380 82

LIABILITIES.

Amount due depositors		\$426,516 97
Principal	\$419,166 57	
Interest credited for the six months ending with December 31, 1885.....	7,350 40	
Surplus ..		33,863 85
		<u>\$460,380 82</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$34,592 78
From depositors, not including interest credited.....	462,599 21
From interest on loans, deposits and investments	19,957 43
From mortgages	34,045 00
From redemption of stocks.....	7,500 00
From loans repaid	12,675 00
From all other sources, viz.: Exchange	43 49
	<u>\$571,412 91</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$413,562 50
For loans on bonds and mortgages	61,219 80
For loans on stocks and other securities	4,300 00
For stocks and bonds purchased, par value, \$21,700; cost, including premiums, commissions, etc	23,110 56
For current expenses of the bank, viz.: Salaries.....	\$2,200 00
For expenses of banking house or rent of banking rooms	500 00
For other expenses.....	383 99
	<u>3,083 99</u>
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	66,136 06
	<u>\$571,412 91</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	2,146
Number of accounts opened and re-opened during the year 1885 ..	948
Number of accounts closed during the year 1885.....	739
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$5,847 00
Number of such accounts which exceed \$3,000	4
Average amount of each account January 1, 1886	\$198 74
Amount deposited during the year 1885, not including interest credited <i>for</i> that period	462,599 21
Amount withdrawn during the year 1885	413,562 50

Amount of interest credited and paid *for* the year 1885, and when :

July, 1885.....	\$5,369 24	
January, 1886 ..	7,350 40	
Credited at other periods.....	66 03	
Paid but not credited at other periods	328 41	
		\$13,114 08

Rate per cent of dividends or interest to depositors during the year 1885, 3½ per cent to July 1, 1885; 4 per cent to January 1, 1886.

DUTCHESS COUNTY.

19. FISHKILL SAVINGS INSTITUTE, FISHKILL.

[Main street; incorporated 1857.]

JAMES E. DEAN, *President.*

JAMES DEARING, *Treasurer.*

TRUSTEES.

James E. Dean,	Chas. J. Baxter,	Leonard Pierce,	A. Vanderwater,
Chas. E. Bartow,	Chas. W. Stephens,	A. Hughson,	Miles Scofield,
James S. Boyd,	M. A. Fowler,	F. R. Benjamin,	James Dearing.
E. S. Phillips,	H. B. Rosa,	Isaac C. Wood,	

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$120,529 57
Stock investments, viz.:	

<i>Stocks and Bonds:</i>		Cost.	Par value.	Estimated market value.
United States.....		\$22,225 00	\$20,000 00	\$22,425 00
Counties in this State.....		537 00	500 00	528 33
		\$22,762 00	\$20,500 00	\$22,953 33
				22,953 33

Amount loaned on stocks as authorized by chapter 409, Laws of 1882.....	3,000 00
Banking house and lot, cost, \$1,365.77; estimated present value.....	2,000 00
Other real estate, cost, \$28,839.31; estimated present value.....	27,689 47
Cash on deposit in banks or trust companies.....	14,049 98
Cash on hand..	4,751 95
All other assets not included above, viz.:	

Interest due and accrued.....	\$1,996 81
Due from National Bank of Fishkill (failed).....	10,668 03
Safes and furniture.....	1,000 00
Rents uncollected	399 50
	14,064 34
	\$209,038 64

LIABILITIES.

Amount due depositors.....	\$177,081 62
Principal	\$173,676 48
Interest credited for the six months ending with December 31, 1885.....	3,405 14

Surplus	31,957 02
	\$209,038 64

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$35,161 83
From depositors, not including interest credited.....	26,953 77
From interest on loans, deposits and investments	9,163 19
From rents from real estate	1,043 83
From mortgages	33,000 00
From stock sold, par value, \$10,000; amount received therefor.....	11,225 00
From loans repaid	3,550 00
	<hr/>
	\$120,097 62

PAYMENTS.

To depositors, including interest paid to them.....	\$39,241 47
For loans on bonds and mortgages	51,769 00
For loans on stocks and other securities	4,550 00
For stocks and bonds, purchased, par value, \$500; cost, including premiums, commissions, etc	537 00
For interest (other than interest payments to depositors)..	122 81
For current expenses of the bank, viz.: Salaries.....	\$1,050 00
For expenses of banking house or rent of banking rooms	46 03
For other expenses.....	281 37
	<hr/>
	1,377 40
For real estate acquired by foreclosure, or in settlement of debts due the bank	2,500 00
For taxes on real estate, except banking house....	154 16
For repairs and other incidental expenses on real estate, except banking house.	321 34
Other payments, viz.: Loss on bond and mortgage foreclosed	722 51
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day.....	18,801 93
	<hr/>
	\$120,097 62

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	562
Number of accounts opened and re-opened during the year 1885.....	70
Number of accounts closed during the year 1885.....	58
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$5,000 00
Number of such accounts which exceed \$3,000.....	3
Average amount of each account January 1, 1886....	\$315 09
Amount deposited during the year 1885, not including interest credited <i>for</i> that period	26,953 77
Amount withdrawn during the year 1885	39,241 47
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885.....	\$3,279 84
January, 1886.....	3,405 14
	<hr/>
	6,684 98

Rate per cent of dividends or interest to depositors during the year 1885, 4 per cent.

20. MATTEAWAN SAVINGS BANK, MATTEAWAN.

[Incorporated 1871.]

WILLARD H. MASE, *President.*

LABAN ORMSBEE, *Treasurer.*

TRUSTEES.

W. H. Mase,	W. H. Jackson,	A. G. Ormsbee,	D. W. Hyatt,
W. H. Drew,	C. W. Tompkins,	Samuel Marsh,	Thos. S. Judson,
L. Robinson,	G. W. Owen,	Benj. Sullivan,	J. L. Scott,
Lewis Tompkins,	Theo. Van Vliete,	B. T. Hall,	E. Kelley,
S. H. Mase,	H. G. Wolcott,	J. F. Gerow,	Wm. Carroll.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$27,250 00
Stock investments, viz.:	

<i>Stocks and Bonds:</i>			
	Cost.	Par value.	Estimated market value.
Cities in this State.....	\$6,465 00	\$6,500 00	\$6,740 00
Towns in this State... ..	26,580 00	24,500 00	26,950 00
Villages in this State.....	980 00	1,000 00	1,100 00
	<u>\$34,025 00</u>	<u>\$32,000 00</u>	<u>\$34,790 00</u>

Real estate, cost, \$532.29; estimated present value	34,790 00
Cash on deposit in banks or trust companies.....	600 00
Cash on hand.....	5,092 82
All other assets not included above, viz.:	106 55

Interest due and accrued.....	\$1,239 74
Due on real estate.....	426 00
	<u>1,665 74</u>
	<u>\$69,505 11</u>

LIABILITIES.

Amount due depositors	\$63,745 05
Other liabilities, viz.:	
Interest accrued on deposits to January 1, 1886.	\$471 68
Expenses incurred but unpaid	32 00
	<u>503 68</u>
Surplus	5,256 38
	<u>\$69,505 11</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$3,343 04
From depositors, not including interest credited.. ..	23,275 88
From interest on loans, deposits and investments	3,527 42
From mortgages	1,200 00
	<u>\$31,346 34</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$24,550 04
For loans on bonds and mortgages	1,000 00

For current expenses of the bank, viz.: Salaries.	\$466 50	
For expenses of banking house or rent of banking rooms.	72 00	
For other expenses.....	56 53	
		\$595 03
For taxes on real estate, except banking house.....		1 90
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day		5,199 37
		\$31,346 34

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	272
Number of accounts opened and re-opened during the year 1885.....	73
Number of accounts closed during the year 1885	66
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.....	\$3,050 27
Number of such accounts which exceed \$3,000	2
Average amount of each account January 1, 1886	\$234 35
Amount deposited during the year 1885, not including interest credited <i>for</i> that period.....	23,275 88
Amount withdrawn during the year 1885.	24,550 04
Amount of interest credited and paid <i>for</i> the year 1885, and when:	
May, 1885.....	\$1,196 80
November, 1885	1,090 46
	2,287 26

Rate per cent of dividends or interest to depositors during the year 1885, 4 per cent.

21. MECHANICS' SAVINGS BANK, FISHKILL-ON-THE-HUDSON.

[Main street; incorporated 1866.]

J. T. SMITH, *President*. JOHN PLACE, *Treasurer*.

TRUSTEES.

Walter Brett,	George C. Smith,	Charles E. Martin,	Wm. C. Harris,
H. H. Hustis,	W. H. Aldridge,	Chas. Stotesbury,	Wm. E. Brinkerhoff,
Thos. Aldrige,	John Place,	Wm. Brown,	R. B. Horton,
Wm. H. Rogers,	T. Brinkerhoff,	C. F. Brett,	Robert Blair,
John T. Smith,	C. M. Kittredge,	Geo. A. Member,	Granville Van Vliet.
S. Mapes,	S. Scofield,		

FINANCIAL.

RESOURCES.

Bonds and mortgages		\$439,440 50
Stock investments, viz.:		
<i>Stocks and Bonds:</i>		
	Cost.	Par value. Estimated market value.
United States.....	\$98,537 50	\$90,000 00 \$109,940 00
Georgia State.....	4,656 25	5,000 00 5,000 00
Cities in this State.....	142,936 20	134,500 00 159,655 00
Counties in this State....	23,210 00	21,000 00 22,430 00
Towns in this State.....	17,430 00	17,000 00 17,710 00
Villages in this State.....	24,455 00	24,000 00 27,870 00
	\$311,224 95	\$291,500 00 \$342,605 00
		342,605 00

Banking house and lot, cost, \$21,802.50; estimated present value.....	\$21,802 50
Other real estate, cost, \$13,111.19; estimated present value.....	10,700 00
Cash on deposit in banks or trust companies.....	64,517 42
Cash on hand	2,187 37
All other assets not included above, viz.:	
Interest due and accrued.....	\$11,103 62
Rents accrued.....	210 22
Land contract.....	9,362 61
	<hr/> 20,676 45

\$901,929 24

LIABILITIES.

Amount due depositors	\$792,969 81
Other liabilities, viz.: Interest accrued on deposits to January 1, 1886	5,286 46
Surplus	103,672 97
	<hr/> \$901,929 24

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$44,515 22
From depositors, not including interest credited.....	225,568 09
From interest on loans, deposits and investments	40,703 71
From rents from banking house.....	\$400 96
From rents from other real estate.....	657 32
	<hr/> 1,058 28
From mortgages.....	23,810 00
From redemption of stocks.....	3,380 28
From all other sources, viz.:	
Suspense account	\$55 00
County clerk.....	50 90
Insurance.....	24 00
Safe sold.	100 00
Incidentals.....	30 19
Error crediting dividend	6 70
	<hr/> 266 79
	<hr/> \$339,302 37

PAYMENTS.

To depositors, including interest paid to them	\$222,436 75
For loans on bonds and mortgages	23,596 50
For stocks and bonds purchased, par value, \$5,000; cost, including premiums, commissions, etc	5,000 00
For interest (other than interest payments to depositors) accrued on above bonds.....	71 37
For current expenses of the bank, viz.: Salaries.	\$2,560 00
For expenses of banking house or rent of banking rooms.	223 56
For other expenses.....	498 52
	<hr/> 3,282 08
For real estate acquired by foreclosure, or in settlement of debts due the bank	8,000 00
For taxes on real estate, except banking house	85 49

For repairs and other incidental expenses on real estate, except banking house	\$53 10
Other payments, viz.:	
Insurance advances.....	\$26 00
County clerk.....	56 60
Suspense account.....	68 00
Banking house	9,861 69
Error crediting deposit November 1, 1883, charged profit and loss	60 00
	10,072 29
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	66,704 79
	\$339,302 37

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	2,188
Number of accounts opened and re-opened during the year 1885.....	401
Number of accounts closed during the year 1885	310
Largest amount due any one depositor January 1, 1886, exclusive of interest, and of any deposits made by order of a court of record, or of a surrogate.....	\$3,000 00
Average amount of each account January 1, 1886.....	362 41
Amount deposited during the year 1885, not including interest credited for that period	225,568 09
Amount withdrawn during the year 1885	222,436 75
Amount of interest credited and paid for the year 1885, and when :	
May, 1885.....	\$14,249 40
November, 1885.....	14,297 42
	28,546 82

Rate per cent of dividends or interest to depositors during the year 1885, 4 per cent.

22. PAWLING SAVINGS BANK, PAWLING.

[Incorporated 1870.]

J. J. VANDERBURGH, *President.* W. J. MERWIN, *Treasurer.*

TRUSTEES.

J. J. Vanderburgh,	A. W. Corbin,	H. D. Hufcut,	C. Stark,
W. H. Taber,	J. I. Wanzer,	Philip Hoag,	Benj. Utter,
N. Pearce,	R. T. Osborn,	E. W. Simmons,	F. T. Baldwin.
J. Denton,	W. J. Merwin,		

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$77,753 00
Stock investments, viz.:	
Stocks and Bonds:	
United States.....	Cost. \$13,492 50 Par value. \$11,000 00 Estimated market value. \$13,200 00
District of Columbia, 3-65s.	5,557 50 6,000 00 8,420 00
Cities in this State.....	51,457 50 39,500 00 50,195 00
Counties in this State.....	6,247 50 5,000 00 5,775 00
Towns in this State.....	9,512 50 10,000 00 11,800 00
Villages in this State.. .	7,070 00 7,000 00 8,260 00
	\$93,337 50 \$78,500 00 \$95,650 00
	95,650 00

DUTCHESS COUNTY.

109

Cash on deposit in banks or trust companies.	\$21,237 90
Cash on hand.	22 53
All other assets not included above, viz.: Interest due and accrued	3,560 27
	<hr/>
	\$198,223 70
	<hr/>

LIABILITIES.

Amount due depositors	\$184,236 28
Principal	\$180,847 32
Interest credited for the six months ending with December 31, 1885	3,388 96
	<hr/>
Other liabilities, viz.: Expenses incurred but unpaid	567 00
Surplus	13,420 42
	<hr/>
	\$198,223 70
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$4,423 71
From depositors, not including interest credited	55,961 46
From interest on loans, deposits and investments	8,223 98
From mortgages	411 91
	<hr/>
	\$69,021 06
	<hr/>

PAYMENTS.

To depositors, including interest paid to them	\$28,800 47
For loans on bonds and mortgages	18,250 00
For current expenses of the bank, viz.: Salaries	\$510 00
For expenses of banking house or rent of banking rooms	44 45
For other expenses	155 71
	<hr/>
	710 16
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	21,260 43
	<hr/>
	\$69,021 06
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886	689
Number of accounts opened and re-opened during the year 1885	146
Number of accounts closed during the year 1885	87
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record or of a surrogate	\$3,180 00
Number of such accounts which exceed \$3,000	1
Average amount of each account January 1, 1886	\$267 39
Amount deposited during the year 1885, not including interest credited <i>for</i> that period	55,961 46
Amount withdrawn during the year 1885	28,800 47

Amount of interest credited and paid *for* the year 1885, and when :

July, 1885.....	\$3,023 34	
January, 1886.....	3,388 96	
		\$6,412 30

Rate per cent of dividends or interest to depositors during the year 1885, 4 per cent.

23. POUGHKEEPSIE SAVINGS BANK, POUGHKEEPSIE.

[21 and 23 Market street; incorporated 1831.]

DAVID C. FOSTER, *President*. ISAAC SMITH, *Treasurer*.

TRUSTEES.

Wm. S. Morgan,	Henry D. Myers,	Wm. B. Carpenter,	Alson Ward,
David C. Foster,	Edward Elsworth,	Henry L. Young,	Abraham Wright,
Geo. Cornwell,	E. M. Van Kleeck,	Frank B. Lown,	Henry V. Pelton.
Edward S. Atwater,			

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$933,532 30
Stock investments, viz.:	

Stocks and Bonds:

	Cost.	Par value.	Estimated market value.	
United States.....	\$1,598,401 00	\$1,525,000 00	\$1,650,281 25	
Ohio State.....	21,702 56	20,000 00	20,600 00	
Missouri State.....	209,247 97	197,000 00	207,835 00	
Cities in this State.....	Not stated.	1,515,654 60	1,800,869 49	
Counties in this State.....	Not stated.	318,500 00	332,890 00	
Towns in this State..	Not stated.	134,400 00	149,156 00	
Villages in this State.....	107,333 82	105,000 00	117,870 00	
		\$3,815,554 60	\$4,279,501 74	
				4,279,501 74

Amount loaned on stocks as authorized by chapter 409, Laws of 1882.....	9,200 00
Banking house and lot, cost, \$103,286.55; estimated present value	40,000 00
Other real estate, cost, \$193,638.53; estimated present value	155,150 00
Cash on deposit in banks or trust companies.	89,629 08
Cash on hand.....	61,151 89
All other assets not included above, viz.:	

Amount loaned on collaterals, viz.:

Assignment of \$10,000, bond and mortgage.....	\$3,500 00
Interest due and accrued.....	61,590 38
Land contracts.....	11,690 00
Taxes and insurance advanced.....	79 75
	76,860 13
	\$5,645,025 14

LIABILITIES.

Amount due depositors.....	\$4,910,570 25
Principal.....	\$4,819,601 13
Interest credited for the six months ending with December 31, 1885.....	90,969 12
Surplus	734,454 89
	\$5,645,025 14

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day....	\$375,470 84
From depositors, not including interest credited.....	1,140,068 45
From interest on loans, deposits and investments.....	242,256 69
From rents from banking house.....	\$765 01
From rents from other real estate.	11,296 50
	<hr/>
From mortgages.....	12,061 51
From redemption of stocks.....	69,197 00
From all other sources, viz.:	151,550 00
Real estate sold.....	\$5,393 41
Insurances advanced, repaid.....	65 92
Land contracts.....	4,261 75
Taxes advanced.....	122 67
Rebate of insurance, \$1, error January, 1885, dividend, \$36	37 00
	<hr/>
	9,880 75
	<hr/>
	\$2,000,485 24
	<hr/>

PAYMENTS.

To depositors including interest paid to them.....	\$1,081,847 11
For loans on bonds and mortgages.....	34,937 50
For loans on stocks and other securities.....	8,200 00
For stocks and bonds purchased, par value, \$619,146.35 ; cost, including premiums, commissions, etc.....	686,633 82
For interest (other than interest payments to depositors)..	5,008 56
For current expenses of the bank, viz.. Salaries.....	\$9,155 00
For expenses of banking house or rent of banking rooms.	2,504 03
For other expenses.....	1,261 12
	<hr/>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	12,920 15
For taxes on real estate, except banking house.....	10,560 12
For repairs and other incidental expenses on real estate, except banking house.....	2,930 14
Other payments, viz.:	4,542 80
Loss on real estate.....	\$978 68
Loss on bonds and mortgages.....	528 41
Insurance advanced.....	82 32
Taxes advanced ..	133 99
Cash shortage.....	67
Real estate transferred to land contract.....	400 00
	<hr/>
	2,124 07
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day.	150,780 97
	<hr/>
	\$2,000,485 24
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	14,614
Number of accounts opened and re-opened during the year 1885 ..	1,880
Number of accounts closed during the year 1885.....	1,637
Largest amount due any one depositor January 1, 1886, exclusive of interest, and of any deposits made by order of a court of record, or of a surrogate.....	\$5,433 92
Number of such accounts which exceed \$3,000.....	6

Average amount of each account January 1, 1886.....	\$336 01
Amount deposited during the year 1885, not including interest credited <i>for</i> that period.....	1,140,068 45
Amount withdrawn during the year 1885	1,081,847 11
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885.....	\$86,960 35
January, 1886.....	90,969 12
	<hr/> 177,929 47

Rate per cent of dividends or interest to depositors during the year 1885, 4 per cent.

24. RHINEBECK SAVINGS BANK, RHINEBECK.

[14 Montgomery street; incorporated 1860.]

T. W. BATES, <i>President.</i>		T. A. TRAVER, <i>Secretary.</i>	
TRUSTEES.			
T. W. Bates,	Wm. Carroll,	F. Potts,	Wm. B. Kip,
M. Hermance,	C. S. Van Etten,	Chas. R. Pultz,	J. C. McCarty,
J. N. Cramer,	Simon Welch,	T. A. Traver,	A. M. Traver.
DeWitt Hermann,			

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$71,940 42
Stock investments, viz.:	

<i>Stocks and Bonds:</i>		Cost.	Par value.	Estimated market value.
United States.....		\$104,163 13	\$93,000 00	\$108,101 25
Missouri State.....		31,746 50	30,000 00	30,300 00
Cities in this State.....		70,868 75	64,000 00	77,318 75
Counties in this State.....		26,115 00	24,000 00	25,075 00
Towns in this State.....		17,050 00	16,000 00	16,900 00
Villages in this State... ..		26,231 25	25,000 00	26,231 25
		<hr/> \$276,174 63	<hr/> \$252,000 00	<hr/> \$283,926 25

Amount loaned on stocks as authorized by chapter 409, Laws of 1882.....	283,926 25
Banking house and lot, cost, \$9,762.87 ; estimated present value.	1,000 00
Cash on deposit in banks or trust companies	9,762 87
Cash on hand... ..	15,680 95
All other assets not included above, viz.:	1,919 15
Interest due and accrued.....	\$5,420 52
Safe	500 00
	<hr/> 5,920 52
	<hr/> \$390,150 16

LIABILITIES.

Amount due depositors.....	\$337,544 51
Principal	\$332,088 77
Interest credited for the six months ending with December 31, 1885	5,455 74
	<hr/> 52,605 65
Surplus.....	<hr/> \$390,150 16

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$13,648 28
--	-------------

From depositors, not including interest credited	\$91,808 03
From interest on loans, deposits and investments	18,286 20
From mortgages	1,760 00
From redemption of stocks.	2,700 00
From all other sources, viz.: Old furniture sold.....	44 85
	<hr/>
	\$128,247 36
	<hr/>

PAYMENTS.

To depositors, including interest paid to them	\$79,162 79
For loans on bonds and mortgages	7,125 00
For stocks and bonds purchased, par value, \$20,000; cost, including premiums, commissions, etc.....	22,150 00
For current expenses of the bank, viz.: Salaries.....	\$900 00
For expenses of banking house or rent of banking rooms.....	234 50
For other expenses	467 86
	<hr/>
	1,602 36
Other payments, viz.:	
Construction of banking house.....	\$498 09
Accrued interest on bonds purchased.....	109 02
	<hr/>
	607 11
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	17,600 10
	<hr/>
	\$128,247 36
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886	1,338
Number of accounts opened and re-opened during the year 1885.....	241
Number of accounts closed during the year 1885.....	146
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.....	\$2,814 84
Average amount of each account January 1, 1886.....	252 27
Amount deposited during the year 1885, not including interest credited <i>for</i> that period.....	91,808 03
Amount withdrawn during the year 1885	79,162 79
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885.....	\$5,121 95
January, 1886	5,455 74
	<hr/>
	10,577 69
	<hr/>

Rate per cent of dividends or interest to depositors during the year
1885, 3 and 4 per cent.

25. WAPPINGERS SAVINGS BANK, WAPPINGERS FALLS.

[2 Mill street; incorporated 1869.]

S. MANSFIELD, *President*.

WILLIAM A. BREWSTER, *Treasurer*.

TRUSTEES.

Samuel Mansfield,	John B. Jones,	James S. Roy,	Isaac O. Norris,
Clayton E. Sweet,	A. W. Armstrong,	John H. Dakin,	M. Van Wyck,
Matthew Cottam,	William J. Brown,	W. A. Brewster,	Wm. K. Roy.
C. V. Mahoney,			

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$91,878 00
----------------------------	-------------

Stock investments, viz.:

<i>Stocks and Bonds:</i>				
	Cost.	Par value.	Estimated market value.	
United States... ..	\$20,000 00	\$20,000 00	\$24,625 00	
Cities in this State.....	39,720 00	40,000 00	48,040 00	
Counties in this State.....	4,040 00	4,000 00	4,200 00	
Towns in this State.....	47,816 50	45,900 00	49,179 00	
Villages in this State.....	3,840 00	4,000 00	4,800 00	
	<u>\$115,416 50</u>	<u>\$113,900 00</u>	<u>\$130,844 00</u>	\$130,844 00
Cash on deposit in banks or trust companies				7,203 43
Cash on hand.....				3,224 87
All other assets not included above, viz.:				
Interest due and accrued			\$3,504 35	
Safe and fixtures			1,500 00	
Time lock.....			400 00	
				<u>5,404 35</u>
				<u>\$238,554 65</u>

LIABILITIES.

Amount due depositors	\$207,825 05
Other liabilities, viz.: Interest accrued on deposits to January 1, 1886	1,850 00
Surplus	28,879 60
	<u>\$238,554 65</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.. ..	\$9,236 18
From depositors, not including interest credited.....	72,786 77
From interest on loans, deposits and investments	10,976 65
From mortgages	3,600 00
From redemption of stocks.....	4,600 00
	<u>\$101,199 60</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$60,595 45
For loans on bonds and mortgages	14,925 00
For stocks and bonds purchased, par value, \$12,500; cost, including premiums, commissions, etc	13,362 50
For interest (other than interest payments to depositors)..	136 34
For current expenses of the bank, viz.: Salaries.. ..	\$1,200 00
For expenses of banking house or rent of banking rooms ..	250 00
For other expenses	302 01
	<u>1,752 01</u>
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	10,428 30
	<u>\$101,199 60</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886	771
Number of accounts opened and re-opened during the year 1885.....	107

Number of accounts closed during the year 1885	87
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$3,000 00
Average amount of each account January 1, 1886	269 55
Amount deposited during the year 1885, not including interest credited <i>for</i> that period	72,786 77
Amount withdrawn during the year 1885	60,595 45
Amount of interest credited and paid <i>for</i> the year 1885, and when:	
April, 1885	\$3,523 85
October, 1885	3,681 86
	<hr/> 7,205 71 <hr/>

Rate per cent of dividends or interest to depositors during the year 1885, 4 per cent on \$1,000 or less ; 3 per cent on excess of \$1,000.

ERIE COUNTY.

26. BUFFALO SAVINGS BANK, BUFFALO.

[Washington street; incorporated 1846.]

WARREN BRYANT, *President*.

JOHN U. WAYLAND, *Secretary*.

TRUSTEES.

Warren Bryant,	Edward Bennett,	William H. Glenney,	John P. Diehl,
Ernst G. Grey,	Chris. Rodenbach,	John D. Hill,	John L. Kimberly,
Edward L. Stevenson,	John W. A. Meyer,	Henry Hellriegel,	Edward P. Beals.
Silas Kingsley,	Francis H. Root,		

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$2,384,489 00
Stock investments, viz.:	

Stocks and Bonds :

	Cost.	Par value.	Estimated market value.
United States	\$3,856,312 80	\$3,600,000 00	\$4,364,091 25
District of Columbia, 3-65s.	514,225 00	550,000 00	638,000 00
Cities in this State	819,150 00	813,000 00	954,300 00
Counties in this State	81,838 46	77,000 00	96,250 00
Towns in this State	102,380 00	115,055 00	112,130 00
	<hr/> \$5,373,906 26	<hr/> \$5,155,055 00	<hr/> \$6,164,771 25

6,164,771 25

Amount loaned on stocks as authorized by chapter 409, Laws of 1882	52,000 00
Banking house and lot, cost, \$149,687.61; estimated present value	100,000 00
Cash on deposit in banks or trust companies	694,443 94
Cash on hand	153,407 59
All other assets not included above, viz.:	

Interest due and accrued	\$29,045 94
Milwaukee city bonds, cost, \$78,000; par value, \$80,000; market value	90,000 00
Accrued rent	321 00

119,366 94

\$9,668,478 72

LIABILITIES.

Amount due depositors		\$7,989,559 37
Principal.....	\$7,840,675 54	
Interest credited for the six months ending with December 31, 1885.....	148,883 83	
Surplus		1,678,919 35
		<u>\$9,668,478 72</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$717,246 28
From depositors, not including interest credited.....	1,842,502 37
From interest on loans, deposits and investments	401,548 45
From rents from banking house.....	642 00
From mortgages.....	169,585 00
From redemption of stocks	330,500 00
From loans repaid	50,000 00
	<u>\$4,512,024 10</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$3,063,486 76
For loans on bonds and mortgages	526,850 00
For loans on stocks and other securities	50,000 00
For interest (other than interest payments to depositors)..	652 00
For current expenses of the bank, viz.: Salaries.....	\$17,500 00
For expenses of banking house or rent of banking rooms.	3,955 66
For other expenses.....	1,728 15
	<u>23,183 81</u>
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	847,851 53
	<u>\$4,512,024 10</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	22,224
Number of accounts opened and re-opened during the year 1885.....	4,170
Number of accounts closed during the year 1885.....	4,092
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$3,910 00
Number of such accounts which exceed \$3,000	
Average amount of each account January 1, 1886.....	\$359 50
Amount deposited during the year 1885, not including interest credited <i>for</i> that period	2,842,502 37
Amount withdrawn during the year 1885.....	3,063,486 76
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885.....	\$148,193 01
January, 1886.....	148,883 83
Credited at other periods.....	4,113 77
	<u>301,190 61</u>

Rate per cent of dividends or interest to depositors during the year 1885, 4 per cent.

27. ERIE COUNTY SAVINGS BANK, BUFFALO.

[424 Main street; incorporated 1854.]

GIBSON T. WILLIAMS, *President.*

CYRUS P. LEE, *Secretary.*

TRUSTEES.

Gibson T. Williams,	F. Augustus Georger,	Alfred P. Wright,	David R. Morse,
Ethan H. Howard,	Charles Greiner,	George Howard,	Alexander Brush,
Geo. W. Townsend,	Cyrus P. Lee,	Henry M. Kent,	James H. Lee.
Wm. C. Sherwood,	Alonzo Richmond,	Henry M. Watson,	

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$3,938,167 38
Stock investments, viz.:	

Stocks and Bonds:

	Cost.	Par value.	Estimated market value.
United States.....	\$4,555,739 06	\$3,950,000 00	\$5,026,622 50
District of Columbia, 3-65s.	753,578 66	700,000 00	812,000 00
Cities in this State.....	2,272,656 13	1,984,611 45	2,247,663 95
Counties in this State.....	186,505 66	165,000 00	217,115 00
	<u>\$7,768,479 51</u>	<u>\$6,799,611 45</u>	<u>\$8,303,401 45</u>

8,303,401 45

Amount loaned on stocks as authorized by chapter 409, Laws of 1882.....	23,375 00
Banking house and lot, cost, \$136,000; estimated present value.	100,000 00
Cash on deposit in banks or trust companies.....	935,038 81
Cash on hand.....	236,839 39
All other assets not included above, viz.: Interest due and accrued.....	194,053 35

\$13,730,875 38

LIABILITIES.

Amount due depositors.....	\$11,698,791 36
Principal	\$11,490,715 20
Interest credited for the six months ending with December 31, 1885.....	208,076 16

Surplus	2,032,084 02
---------------	--------------

\$13,730,875 38

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$1,035,247 15
From depositors, not including interest credited.....	7,342,099 44
From interest on loans, deposits and investments	560,611 40
From rents from banking house	2,017 76
From mortgages	324,435 53
From redemption of stocks.....	171,801 57
From loans repaid	2,214,643 38

\$11,650,856 23

PAYMENTS.

To depositors, including interest paid to them.....	\$7,200,787 97
For loans on bonds and mortgages.....	978,975 00
For loans on stocks and other securities..	1,993,555 38
For stocks and bonds purchased, par value. \$264,694.62 ; cost, including premiums, commissions, etc..	265,685 91
For interest (other than interest payments to depositors)..	4,407 48
For current expenses of the bank, viz.: Salaries	\$28,520 00
For expenses of banking house or rent of banking rooms.....	4,102 01
For other expenses.....	2,944 28
	35,566 29
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	1,171,878 20
	\$11,650,856 23

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	35,259
Number of accounts opened and re-opened during the year 1885.....	6,979
Number of accounts closed during the year 1885.....	6,449
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$21,466 91
Number of such accounts which exceed \$3,000	57
Average amount of each account January 1, 1886	\$331 79
Average amount deposited during the year 1885, not includ- ing interest credited <i>for</i> that period	7,342,099 44
Amount withdrawn during the year 1885	7,200,787 97
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885.....	\$203,599 28
January, 1886.....	208,076 16
Credited at other periods.....	7,188 19
	418,863 63

Rate per cent of dividends or interest to depositors during the year 1885, 4 per cent.

28. NATIONAL SAVINGS BANK, BUFFALO.

[308 Main street; incorporated 1867.]

D. C. BEARD, *President.*

EDWARD S. DANN, *Secretary.*

TRUSTEES.

D. C. Beard,	William B. Flint,	John Wilkeson,	George R. Potter,
Peter Emslie,	Peter J. Ferris,	Thomas R. French,	Fred'k W. Breed,
James McCredie,	Paul Goembel,	Hugh Webster,	Geo. T. Enos,
Robert N. Brown,	R. L. Burrows,	John C. Harvey,	Charles Berrick.
James F. Trott,			

FINANCIAL.

RESOURCES.

Bonds and mortgages			\$359,225 00
Stock investments, viz.:			
<i>Stocks and Bonds:</i>			
	Cost.	Par value.	Estimated market value.
United States	\$156,125 00	\$150,000 00	\$184,875 00
Cities in this State.....	178,390 52	172,673 53	205,550 26
Counties in this State.....	31,100 00	30,000 00	40,800 00
Towns in this State.....	9,000 00	11,000 00	14,300 00
Villages in this State.....	7,000 00	7,000 00	8,050 00
	<hr/>	<hr/>	<hr/>
	\$381,615 52	\$370,673 53	\$453,575 26
	<hr/>	<hr/>	<hr/>
			453,575 26

Amount loaned on stocks as authorized by chapter 409, Laws of 1882	\$26,000 00
Cash on deposit in banks or trust companies	147,771 97
Cash on hand	15,453 58
All other assets not included above, viz.: Interest due and accrued	14,198 91
	<hr/> \$1,016,224 72 <hr/>

LIABILITIES.

Amount due depositors	\$910,576 55
Principal	\$894,441 26
Interest credited for the six months ending with Decem- ber 31, 1885	16,135 29
	<hr/>
Surplus	105,648 17
	<hr/> \$1,016,224 72 <hr/>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$137,427 28
From depositors, not including interest credited	837,411 46
From interest on loans, deposits and investments	48,616 43
From mortgages	34,500 00
From redemption of stocks	64,421 47
From loans repaid	7,650 00
	<hr/> \$1,130,026 64 <hr/>

PAYMENTS.

To depositors, including interest paid to them	\$894,419 18
For loans on bonds and mortgages ..	36,750 00
For loans on stocks and other securities	2,350 00
For stocks and bonds purchased, par value, \$23,235.32; cost, including premiums, commissions, etc	23,235 32
For current expenses of the bank, viz.: Salaries ..	\$6,475 00
For expenses of banking house or rent of banking rooms	2,250 00
For other expenses	1,321 59
	<hr/> 10,046 59
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	163,225 55
	<hr/> \$1,130,026 64 <hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886	2,648
Number of accounts opened and re-opened during the year 1885	598
Number of accounts closed during the year 1885	654
Largest amount due any one depositor January 1, 1886, <i>ex- clusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$6,000 00
Number of such accounts which exceed \$3,000	8

Average amount of each account January 1, 1886	\$343 87
Amount deposited during the year 1885, not including interest credited <i>for</i> that period.....	837,411 46
Amount withdrawn during the year 1885	894,419 18
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885	\$16,971 15
January, 1886.....	16,135 29
	<hr/> 33,106 44 <hr/>

Rate per cent of dividends or interest to depositors during the year 1885, 4 per cent.

29. WESTERN SAVINGS BANK OF BUFFALO.

[Main and Court streets; incorporated 1851.]

JOEL WHEELER, *President.* WILLIAM H. BEYER, *Secretary.*

TRUSTEES.

Joel Wheeler,	Philip Beyer,	L. L. Hodges,	H. C. Persch,
George Urban,	Horace Stillman,	William H. Abell,	Abram Twitchell,
Philip Houck,	Jacob Scheu,	George Fisher,	Gerhard Lang.
William C. Bryant,	Nicholas Ottenot,	Michael Mesmer,	

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$1,762,795 00
Stock investments, viz.:	

<i>Stocks and Bonds :</i>		Cost.	Par value.	Estimated market value.	
United States.....	\$550,000 00	\$550,000 00	\$574,500 00		
District of Columbia, 3-65s.	111,031 25	100,000 00	111,000 00		
Cities in this State	189,700 00	156,000 00	191,940 00		
Counties in this State.....	83,000 00	83,000 00	93,510 00		
Towns in this State.....	2,600 00	2,600 00	2,600 00		
	<hr/> \$936,331 25	<hr/> \$891,600 00	<hr/> \$973,550 00		
					973,550 00
Banking house and lot, cost, \$114,294.67; estimated present value.....					100,000 00
Cash on deposit in banks or trust companies.....					373,654 25
Cash on hand.....					42,800 05
All other assets not included above, viz.: Interest due and accrued					9,341 43
					<hr/> \$3,262,140 73 <hr/>

LIABILITIES.

Amount due depositors	\$3,060,555 72
Principal	\$3,004,983 07
Interest credited for the six months ending with December 31, 1885	55,572 65
	<hr/> 201,585 01 <hr/>
Surplus	<hr/> \$3,262,140 73 <hr/>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$420,675 74
From depositors, not including interest credited	1,678,368 92
From interest on loans, deposits and investments	134,834 11
From rents from banking house.....	1,149 96
From mortgages..	193,700 00
From redemption of stocks.....	10,000 00
From stock sold, par value, \$101,130; amount received therefor	103,505 00
	<hr/>
	\$2,542,233 73

PAYMENTS.

To depositors, including interest paid to them.....	\$1,668,767 56
For loans on bonds and mortgages	402,520 00
For current expenses of the bank, viz.: Salaries.....	\$7,680 00
For expenses of banking house or rent of banking rooms.	2,675 54
For other expenses.....	774 74
	<hr/>
	11,130 28
Other payments, viz.: Loss by failure of First National Bank of Buffalo.	43,361 59
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	416,454 30
	<hr/>
	\$2,542,233 73

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	5,652
Number of accounts opened and re-opened during the year 1885	1,497
Number of accounts closed during the year 1885	1,297
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$24,257 36
Number of such accounts which exceed \$3,000	53
Average amount of each account January 1, 1886	\$541 49
Amount deposited during the year 1885, not including interest credited <i>for</i> that period.....	1,678,368 92
Amount withdrawn during the year 1885.....	1,668,767 56
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885	\$54,839 75
January, 1886	55,572 65
Credited at other periods.	1,453 73
	<hr/>
	111,866 13

Rate per cent of dividends or interest to depositors during the year 1885, 4 per cent.

GREENE COUNTY.

30. CATSKILL SAVINGS BANK, CATSKILL.

[Incorporated 1868.]

RUFUS H. KING, *President.*

EDGAR RUSSELL, *Secretary.*

TRUSTEES.

Rufus H. King,	John H. Bagley, Jr.,	Orvin Day,	Jeremiah Day,
Edgar Russell,	W. T. Jennings,	Fred'k Hill,	William Hunter,
Joseph Hallock,	John T. Mann,	Nelson Fanning,	S. L. Penfield.
M. B. Mattice,	Isaac Pruyn,	Benjamin Ney,	

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$89,882 84
Stock investments, viz.:	

Stocks and Bonds:

	Cost.	Par value.	Estimated market value.
United States.....	\$159,322 50	\$146,000 00	\$179,580 00
Ohio State.....	55,820 00	52,000 00	53,560 00
Maryland State.....	11,431 00	11,250 00	11,812 00
Missouri State.....	61,411 30	57,000 00	59,700 00
New Jersey State.....	10,700 00	10,000 00	10,700 00
Cities in this State.....	241,808 03	217,200 00	246,307 50
Counties in this State.....	5,000 00	5,000 00	5,050 00
Towns in this State.....	3,620 00	3,500 00	3,650 00
Villages in this State.....	1,050 00	1,000 00	1,270 00
	<u>\$550,162 83</u>	<u>\$502,950 00</u>	<u>\$571,629 50</u>

Amount loaned on stocks as authorized by chapter 409, Laws of 1882.....	5,000 00
Cash on deposit in banks or trust companies.....	40,975 10
All other assets not included above, viz.:	
Interest due and accrued.....	\$15,717 08
Georgia State bonds, cost, \$19,440; par value \$18,000; estimated market value.....	19,460 00
	<u>35,177 08</u>
	<u>\$742,664 52</u>

LIABILITIES.

Amount due depositors.....	\$640,068 27
Principal.....	\$631,192 40
Interest credited for the six months ending with December 31, 1885.....	8,875 87
	<u>102,596 25</u>
Surplus.....	<u>\$742,664 52</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$55,169 82
From depositors, not including interest credited.....	190,612 48
From interest on loans, deposits and investments.....	30,473 89

GREENE COUNTY.

123

From mortgages.....	\$11,255 00
From redemption of stocks.....	32,100 00
From stock sold, par value, \$20,000; amount received therefor.....	24,287 50
From loans repaid.....	500 00
	<hr/>
	\$344,398 69
	<hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$185,086 71
For loans on bonds and mortgages.	28,100 00
For loans on stocks and other securities.....	4,000 00
For stocks and bonds purchased, par value, \$74,500; cost, including premiums, commissions, etc	84,025 35
For interest (other than interest payments to depositors)..	987 47
For current expenses of the bank, viz.: Salaries... ..	\$1,000 00
For other expenses.....	224 06
	<hr/>
	1,224 06
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day.	40,975 10
	<hr/>
	\$344,398 69
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	2,251
Number of accounts opened and re-opened during the year 1885	417
Number of accounts closed during the year 1885.....	295
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.....	\$3,000 00
Average amount of each account January 1, 1886.....	284 35
Amount deposited during the year 1885, not including interest credited <i>for</i> that period.....	190,612 48
Amount withdrawn during the year 1885.....	185,086 71
Amount of interest credited and paid <i>for</i> the year 1885, and when:	
July, 1885.....	\$8,338 40
January, 1886.....	8,875 87
	<hr/>
	17,214 27
	<hr/>

Rate per cent of dividends or interest to depositors during the year 1885, 3 per cent.

31. COXSACKIE SAVINGS INSTITUTION, COXSACKIE.

[Incorporated 1868.]

ALBERT PARKER, *President.*

SIDNEY A. DWIGHT, *Secretary.*

TRUSTEES.

Albert Parker,
N. H. Richtmyer,
Sidney A. Dwight,

W. R. Church,
P. Coonley,
A. G. Case,

C. J. Collier,
S. Mygatt,

W. Farmer,
M. G. Van Slyke.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$57,826 81
---------------------------	-------------

Stock investments, viz. :

<i>Stocks and Bonds :</i>				
	Cost.	Par value.	Estimated market value.	
United States.....	\$57,968 07	\$53,000 00	\$62,890 00	
Cities in this State.....	5,850 00	6,000 00	6,600 00	
Towns in this State.....	16,500 00	15,000 00	16,950 00	
Villages in this State	4,143 75	4,100 00	4,141 00	
	<u>\$84,461 82</u>	<u>\$78,100 00</u>	<u>\$90,581 00</u>	\$90,581 00
Real estate, cost, \$16,500; estimated present value.....				16,500 00
Cash on deposit in banks or trust companies				23,248 24
All other assets not included above, viz.:				
Interest due and accrued.....			\$2,369 17	
Rents due.....			300 00	
				<u>2,669 17</u>
				<u>\$190,825 22</u>

LIABILITIES.

Amount due depositors		\$178,263 76
Principal	\$175,843 11	
Interest credited for the six months ending with December 31, 1885.....	2,420 65	
Surplus		<u>12,561 46</u>
		<u>\$190,825 22</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$47,244 53
From depositors, not including interest credited	59,220 70
From interest on loans, deposits and investments.	6,554 61
From rents from real estate..	500 00
From mortgages	1,625 00
From stock sold, par value, \$12,650; amount received therefor	14,387 31
From loans repaid.....	4,500 00
From all other sources, viz.: School bonds sold	1,500 00
	<u>\$135,532 15</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$86,834 06
For loans on bonds and mortgages	8,175 00
For loans on stocks and other securities	4,500 00
For stocks and bonds purchased, par value, \$10,000; cost, including premiums, commissions, etc.....	11,287 50
For current expenses of the bank, viz.: Salaries	\$1,100 04
For expenses of banking house or rent of banking rooms.	300 00
For other expenses	87 31
	<u>1,487 35</u>
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day ..	23,248 24
	<u>\$135,532 15</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886	843
Number of accounts opened and re-opened during the year 1885.. . . .	158
Number of accounts closed during the year 1885	206
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$1,748 86
Average amount of each account January 1, 1886.	211 46
Amount deposited during the year 1885, not including interest credited <i>for</i> that period	59,220 70
Amount withdrawn during the year 1885	86,834 06
Amount of interest credited and paid <i>for</i> the year 1885, and when : July, 1885. January, 1886. Credited at other periods.	<div><div>\$2,371 71 2,420 65 20 21</div><div>4,812 57</div></div>

Rate per cent of dividends or interest to depositors during the year 1885, 3 per cent.

JEFFERSON COUNTY.

32. JEFFERSON COUNTY SAVINGS BANK, WATERTOWN.

[22 Washington street; incorporated 1859.]

FRED. EMERSON, <i>President</i> .	TRUSTEES.	GEORGE SMITH, <i>Treasurer</i> .
A. M. Farwell, T. H. Camp, Isaac Munson, N. P. Wardwell,	D. W. Baldwin, Geo. H. Sherman, E. Q. Sewall, Ross C. Scott,	Ward Hubbard, Fred. Emerson, L. B. Upham, A. F. Baker,
		Geo. B. Phelps, J. A. Lawler, G. W. Wiggins.

FINANCIAL.

RESOURCES.			
Bonds and mortgages			\$464,397 32
Stock investments, viz.: <i>Stocks and Bonds :</i> United States. Cities in this State. Counties in this State. Towns in this State. Villages in this State Cost. Par value. Estimated market value.			
			579,110 28
Amount loaned on stocks as authorized by chapter 409, Laws of 1882.			400 00
Banking house and lot, cost, \$15,000; estimated present value.			15,000 00
Cash on deposit in banks or trust companies.			83,711 79
Cash on hand.			5,899 61
All other assets not included above, viz.: Interest due and accrued. Land contracts Certificate of deposit. City notes. Safe and time lock			
			34,037 28
			\$1,182,556 28

LIABILITIES.

Amount due depositors.....		\$1,092,504 75
Principal	\$1,073,574 32	
Interest credited for the six months ending with December 31, 1885	18,930 43	
Surplus.....		90,051 53
		<u>\$1,182,556 28</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day		\$96,062 20
From depositors, not including interest credited.....		528,539 82
From interest on loans, deposits and investments		50,837 13
From rents from banking house.....		267 50
From mortgages.....		35,405 29
From stock sold, par value, \$40,100; amount received therefor		40,900 00
From loans repaid.....		21,000 00
From all other sources, viz.:		
Real estate sold.....	\$300 00	
Exchange.....	534 16	
		834 16
		<u>\$773,846 10</u>

PAYMENTS.

To depositors, including interest paid to them.....		\$532,025 05
For loans on bonds and mortgages		123,470 80
For loans on stocks and other securities.....		13,400 00
For stocks and bonds purchased, par value, \$10,200; cost, including premiums, commissions, etc.		10,991 00
For interest (other than interest payment to depositors)...		743 70
For current expenses of the bank, viz.: Salaries.....	\$2,700 00	
For expenses of banking house or rent of banking rooms.....	280 18	
For other expenses.....	623 97	
		3,604 15
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day		89,611 40
		<u>\$773,846 10</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	6,002
Number of accounts opened and re-opened during the year 1885	1,201
Number of accounts closed during the year 1885.....	819
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.....	\$3,349 87
Number of such accounts which exceed \$3,000.....	5
Average amount of each account January 1, 1886	\$182 02
Amount deposited during the year 1885, not including interest credited <i>for</i> that period	528,539 82
Amount withdrawn during the year 1885.....	532,025 05

Amount of interest credited and paid <i>for</i> the year 1885, and when:		
July, 1885.....	\$17,847 47	
January, 1886....	18,930 43	
Paid but not credited at other periods.....	39 20	
		\$36,817 10

Rate per cent of dividends or interest to depositors during the year 1885, 4 per cent on \$1,000; 3 per cent on excess.

KINGS COUNTY.

33. BROOKLYN SAVINGS BANK, BROOKLYN.

[219 Fulton street; incorporated 1827.]

HENRY P. MORGAN, *President.* J. A. LATIMER, *Cashier*

TRUSTEES.

Henry P. Morgan,	Ed. Goodwin, Jr.,	William G. Low,	Bryan H. Smith,
Ed. D. White,	James How,	Samuel McLean,	William M. Thomas,
Ed. W. Corlies,	Crowell Hadden,	Thos. H. Messenger,	Franklin E. Taylor,
Charles E. Bill,	Ed. H. Kidder,	Henry E. Pierrepont,	Russell L. Wheeler,
Abrm. B. Baylis, Jr.,	Chas. J. Lowrey,	Ripley Ropes,	William C. Sheldon,
Richard L. Edwards,	Elias Lewis, Jr.,	Henry K. Sheldon,	John Lefferts.
Lyman R. Greene,			

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$2,197,600 00
Stock investments, viz. :	

<i>Stocks and Bonds :</i>			
	Cost.	Par value.	Estimated market value.
United States.....	\$14,600,000 00	\$14,600,000 00	\$17,320,000 00
Massachusetts State.....	216,000 00	216,000 00	241,920 00
New Hampshire State	27,000 00	34,000 00	40,120 00
Rhode Island State.....	93,000 00	100,000 00	115,000 00
Missouri State	182,255 00	195,000 00	198,900 00
Kentucky State	400,000 00	400,000 00	440,000 00
Ohio State	47,000 00	52,000 00	52,000 00
Cities in this State.....	4,334,000 00	4,401,500 00	5,031,315 00
Counties in this State.....	488,000 00	488,000 00	532,360 00
	\$20,387,255 00	\$20,486,500 00	\$23,971,615 00

Banking house and lot, cost, \$138,038.55; estimated present value.....	140,000 00
Cash on deposit in banks or trust companies.....	417,000 00
Cash on hand.....	375,612 82
All other assets not included above, viz.: Interest accrued.	249,277 98
	\$27,351,105 80

LIABILITIES.

Amount due depositors	\$22,702,925 05
Principal.....	\$22,392,137 45
Interest credited for the six months ending with December 31, 1885.....	310,787 60
Surplus	4,648,180 75
	\$27,351,105 80

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$826,919 41
From depositors, not including interest credited	6,930,258 87
From interest on loans, deposits and investments	1,025,949 04
From rents from banking house	1,080 00
From mortgages	259,500 00
From redemption of stocks	765,000 00
	<hr/>
	\$9,808,707 32

PAYMENTS.

To depositors, including interest paid to them	\$6,738,070 77
For loans on bonds and mortgages	248,600 00
For stocks and bonds purchased, par value, \$1,831,000; cost, including premiums, commissions, etc	1,973,297 50
For interest (other than interest payments to depositors) ..	3,769 45
For current expenses of the bank, viz.: Salaries	\$43,683 35
For expenses of banking house or rent of banking rooms. .	3,160 24
For other expenses	3,383 19
	<hr/>
	50,226 78

Other payments, viz.:

Short cash and counterfeits	\$115 00
Settlement for forged draft on bank	2,015 00

2,130 00

Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	792,612 82
	<hr/>
	\$9,808,707 32

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886	49,195
Number of accounts opened and re-opened during the year 1885	9,766
Number of accounts closed during the year 1885	8,143
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$6,645 00
Number of such accounts which exceed \$3,000	5
Average amount of each account January 1, 1886	\$461 48
Amount deposited during the year 1885, not including interest credited <i>for</i> that period	6,930,258 87
Amount withdrawn during the year 1885	6,738,070 77
Amount of interest credited and paid <i>for</i> the year 1885, and when:	
July, 1885	\$381,759 85
January, 1886	310,787 60
	<hr/>
	692,547 45

Rate per cent of dividends or interest to depositors during the year 1885, 3 and 4 per cent.

34. BUSHWICK SAVINGS BANK, BROOKLYN.

[466 Grand street; incorporated 1873.]

JOSEPH LIEBMANN, *President*.JOHN DAVIES, *Cashier*.

TRUSTEES.

Joseph Liebmann,	Geo. B. Hooton,	C. D. Burrows, Jr.,	A. C. Hallam,
A. M. Suydam,	Henry Lowenstein,	Charles H. Reynolds,	Milford B. Streeter,
Frederick Herr,	Moses May,	Daniel Canty,	Edward Bush,
Jno. L. Nostrand,	John G. Jenkins,	Luman Ray,	Joseph Cabble,
Rufus L. Scott,	George H. Smith,	John Davies,	A. L. Freeman.
E. E. Bunce,	Otto Huber,		

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$163,950 00
Stock investments, viz.:	

Stocks and Bonds:

	Cost.	Par value.	Estimated market value.
Missouri State.....	\$16,176 25	\$15,000 00	\$15,450 00
Cities in this State.....	19,256 25	18,000 00	19,500 00
Counties in this State.....	15,825 00	15,000 00	15,975 00
Towns in this State.....	31,697 00	30,500 00	33,005 00
Villages in this State	20,880 62	19,000 00	20,647 50
	<u>\$103,835 12</u>	<u>\$97,500 00</u>	<u>\$104,577 50</u>

	104,577 50
Cash on deposit in banks or trust companies.....	10,248 67
Cash on hand	5,565 91
All other assets not included above, viz.:	

Interest due and accrued	\$3,419 33
Furniture and fixtures	600 00

4,019 33

\$288,361 41

LIABILITIES.

Amount due depositors	\$274,852 32
Principal	\$270,055 01
Interest credited for the six months ending with Decem- ber 31, 1885	4,797 31

Other liabilities, viz.: Rent accrued	60 00
Surplus	13,449 09

\$288,361 41

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day....	\$21,262 68
From depositors, not including interest credited.....	199,714 59
From interest on loans, deposits and investments	14,476 00
From mortgages.....	22,483 16
From redemption of stocks	20,500 00
From loans repaid	17,000 00
	<u>\$295,436 43</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$180,327 84
---	--------------

For loans on bonds and mortgages	\$42,883 16
For loans on stocks and other securities	17,000 00
For stocks and bonds purchased, par value, \$34,000; cost, including premiums, commissions, etc	36,709 37
For interest (other than interest payments to depositors) .	200 55
For current expenses of the bank, viz.: Salaries.....	\$1,900 00
For expenses of banking house or rent of banking rooms.....	360 00
For other expenses	240 93
	2,500 93
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	15,814 58
	<u>\$295,436 43</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	1,079
Number of accounts opened and re-opened during the year 1885.....	250
Number of accounts closed during the year 1885	173
Largest amount due any one depositor January 1, 1886, <i>ex- clusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.	\$4,764 06
Number of such accounts which exceed \$3,000.....	4
Average amount of each account January 1, 1886	\$254 72
Amount deposited during the year 1885, not including in- terest credited <i>for</i> that period	199,714 59
Amount withdrawn during the year 1885	180,327 84
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885.....	\$4,458 70
January, 1886.....	4,797 31
	<u>9,256 01</u>

Rate per cent of dividends or interest to depositors during the year 1885, 4 per cent.

35. DIME SAVINGS BANK OF BROOKLYN.

S. L. HUSTED, *President*. [Incorporated 1859.] J. W. HUNTER, *Treasurer*.

TRUSTEES.

S. L. Husted,	Geo. W. Bergen,	James Hall,	C. C. Smith,
A. Trask,	J. P. Lord,	J. P. Robinson,	E. Merritt,
Edwin Beers,	James E. Dean,	J. W. Hunter,	A. H. W. Van Sicklen,
J. H. Armington,	A. J. Beekman,	J. L. Marcellus,	G. S. Hutchinson,
A. S. Barnes,	B. H. Huntington,	H. Dollner,	E. H. Kellogg,
John Truslow,	Jacob Cole,	D. F. Fomald,	Wm. H. Wallace,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$2,236,315 00
Stock investments, viz.:	
Stocks and Bonds:	
United States.....	Cost. Par value. Estimated market value.
Indiana State.....	\$2,100,500 00 \$2,100,500 00 \$2,572,615 00
Connecticut State.....	500,000 00 500,000 00 510,000 00
Cities in this State.....	500,000 00 500,000 00 505,000 00
Counties in this State.....	6,656,000 00 6,656,000 00 7,093,355 00
	133,000 00 133,000 00 133,000 00
	<u>\$9,889,500 00</u> <u>\$9,889,500 00</u> <u>\$10,813,970 00</u>
	10,813,970 00

Amount loaned on stock as authorized by chapter 409, Laws of 1882.....	\$8,000 00
Banking house and lot, cost, \$365,000; estimated present value.	350,000 00
Other real estate, cost, \$14,559.68; estimated present value..	14,559 68
Cash on deposit in banks or trust companies.....	1,097,387 90
Cash on hand.....	183,831 51
All other assets not included above, viz.:	
Interest due and accrued.....	\$121,978 43
Furniture and fixtures.....	15,000 00
	<u>136,978 43</u>
	<u>\$14,841,042 52</u>

LIABILITIES.

Amount due depositors.....	\$13,211,296 32
Principal.....	\$13,033,179 52
Interest credited for the six months ending with December 31, 1885.....	178,116 80
	<u>1,629,746 20</u>
Surplus.....	<u>\$14,841,042 52</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$1,454,369 11
From depositors, not including interest credited.....	5,300,816 84
From interest on loans, deposits and investments.....	464,816 41
From rents from banking house.....	\$7,064 20
From rents from other real estate.....	588 52
	<u>7,652 72</u>
From mortgages.....	186,441 00
From redemption of stocks.....	3,688,000 00
From loans repaid.....	1,231,000 00
From all other sources, viz.:	
Taxes repaid.....	\$493 17
Old furniture.....	20 50
Water meter.....	25 00
Assessment refunded.....	75 00
Short cash returned.....	3 00
Interest repaid.....	49 04
	<u>665 71</u>
	<u>\$12,333,761 79</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$4,384,091 36
For loans on bonds and mortgages.	303,400 00
For loans on stocks and other securities ..	450,000 00
For stocks and bonds purchased, par value, \$5,775,000; cost, including premiums, commissions, etc.....	5,839,878 25
For current expenses of the bank, viz.: Salaries.....	\$31,649 99
For expenses of banking house or rent of banking rooms...	7,428 96
For other expenses.....	15,770 15
	<u>54,849 10</u>
For taxes on real estate, except banking house.....	253 89
For repairs and other incidental expenses on real estate, except banking house.....	152 60

Other payments, viz.:

On account of new banking house.....	\$5,921 00	
Insurance	32 00	
Real estate in escrow.....	10,433 00	
Stolen from treasurer's table.....	500 00	
Personal damages.....	250 00	
Legal expenses.....	223 79	
Short cash and counterfeit money.....	557 39	
		\$17,917 18
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day		1,281,219 41
		<u>\$12,333,761 79</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	46,245
Number of accounts opened and re-opened during the year 1885	9,284
Number of accounts closed during the year 1885.....	5,792
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.....	\$3,000 00
Average amount of each account January 1, 1886.....	285 68
Amount deposited during the year 1885, not including interest credited <i>for</i> that period.....	5,300,816 84
Amount withdrawn during the year 1885.....	4,384,091 36
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885.....	\$222,191 33
January, 1886.....	178,116 80
Credited at other periods.....	2 15
	<u>400,310 28</u>

Rate per cent of dividends or interest to depositors during the year 1885, July, 1885, 4 per cent, January, 1886, 3 per cent.

36. DIME SAVINGS BANK OF WILLIAMSBURGH, BROOKLYN.

[48 Broadway; incorporated 1864.]

G. W. KELSEY, *President.* W. GRANDY, *Secretary.*

TRUSTEES.

G. W. Kelsey,	D. B. Stearns,	D. N. Hanson,	Samuel Sprague,
James Boughton,	Isaac Hicks,	Jos. Applegate,	Robert Thomas,
G. I. Totten,	Elijah Cabble,	John Comstock,	Coulson Shepherd.
Wm. Grandy,	Robinson Gill,	George Nichols,	

FINANCIAL.

RESOURCES.

Bonds and mortgages				\$505,095 00
Stock investments, viz.:				
<i>Stocks and Bonds :</i>				
	Cost.	Par value.	Estimated market value.	
United States.....	\$24,917 00	\$25,000 00	\$30,750 00	
Cities in this State	436,011 25	360,900 00	423,000 36	
Counties in this State	58,655 00	57,500 00	60,407 40	
Towns in this State.....	32,773 50	35,900 00	42,568 93	
	<u>\$552,356 75</u>	<u>\$479,300 00</u>	<u>\$556,726 69</u>	
				556,726 69
Banking house and lot, cost, \$89,922.42 ; estimated present value.....				74,975 00

Other real estate, cost, \$6,960.83; estimated present value.	\$7,100 00
Cash on deposit in banks or trust companies.	96,000 00
Cash on hand.	5,854 59
All other assets not included above, viz.:	

Interest due and accrued.	\$13,728 60
Bank vault and furniture.	4,826 64

18,555 24

\$1,264,306 52

LIABILITIES.

Amount due depositors.	\$1,170,489 76
-----------------------------	----------------

Principal.	\$1,152,415 10
Interest credited for the six months ending with December 31, 1885.	18,074 66

Surplus.	93,816 76
---------------	-----------

\$1,264,306 52

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.	\$75,881 52
From depositors, not including interest credited.	659,677 79
From interest on loans, deposits and investments.	53,575 76

From rents from banking house.	\$780 00
From rents from other real estate.	900 00

1,680 00

From mortgages.	41,575 00
From redemption of stocks.	18,600 00

From all other sources, viz.:

Real estate sold.	\$6,207 36
Errors in cash.	23 37

6,230 73

\$857,220 80

PAYMENTS.

To depositors, including interest paid to them.	\$532,337 46
For loans on bonds and mortgages.	126,850 00
For stocks and bonds purchased, par value, \$71,100; cost, including premiums, commissions, etc.	82,635 50
For interest (other than interest payments to depositors). ..	605 07

For current expenses of the bank, viz.: Salaries.	\$5,176 48
For expenses of banking house or rent of banking rooms.	1,255 79
For other expenses.	516 11

6,948 38

For real estate acquired by foreclosure, or in settlement of debts due the bank.	5,544 62
---	----------

For taxes on real estate, except banking house.	213 01
--	--------

For repairs and other incidental expenses on real estate, except banking house.	227 84
--	--------

Other payments, viz.: Errors in cash.	4 33
--	------

Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day.	101,854 59
---	------------

\$857,220 80

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886	8,225
Number of accounts opened and re-opened during the year 1885.....	1,333
Number of accounts closed during the year 1885 ..	1,068
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$3,515 00
Number of such accounts which exceed \$3,000....	10
Average amount of each account January 1, 1886.....	\$142 30
Amount deposited during the year 1885, not including interest credited <i>for</i> that period	659,677 79
Amount withdrawn during the year 1885.....	532,337 46
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885	\$17,278 20
January, 1886	18,074 66
	<hr/> 35,352 86 <hr/>

Rate per cent of dividends or interest to depositors during the year 1885: July 1, 4 per cent on \$1,000; 3 per cent on excess to \$3,000. January 1, 1886, 4 per cent on \$500; 3 per cent on excess to \$3,000.

37. EAST BROOKLYN SAVINGS BANK, BROOKLYN.

[643 Myrtle avenue; incorporated 1860.]

THOMAS D. HUDSON, *Vice-President*. EUGENE F. BARNES, *Treasurer*.

TRUSTEES.

Darwin R. James,	P. F. O'Brien,	Daniel A. Eldredge,	Thomas J. Atkins,
Thomas D. Hudson,	John N. Longhi,	William Charters,	George J. Collins,
Hosea O. Pearce,	Charles T. Geyer,	Alexander Hutchins,	Lester W. Beasley,
James Lock,	Ephraim J. Jennings,	Charles A. Peck,	Richard J. Owens.
Charles R. Porterfield,			

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$486,050 00
Stock investments, viz.:	
<i>Stocks and Bonds:</i>	
United States	Cost. \$50,125 00 Par value. \$50,000 00 Estimated market value. \$62,000 00
Delaware State.....	54,000 00 50,000 00 55,000 00
Cities in this State.....	454,840 57 439,249 32 511,342 83
Counties in this State	56,952 50 52,000 00 56,660 00
	<hr/> \$615,918 07 \$591,249 32 \$685,002 83 <hr/>
	685,002 83
Amount loaned on stocks as authorized by chapter 409, Laws of 1882 ¹	2,000 00
Banking house and lot, cost, \$45,474.20; estimated present value	25,000 00
Cash on deposit in banks or trust companies.....	34,011 54
Cash on hand	14,512 92
All other assets not included above, viz.: Interest due and accrued	7,480 81
	<hr/> \$1,254,058 10 <hr/>

LIABILITIES.

Amount due depositors	\$1,127,333 28
Principal	\$1,110,694 84
Interest credited for the six months ending with December 31, 1885	16,638 44
Surplus	126,724 82
	<u>\$1,254,058 10</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$79,464 68
From depositors, not including interest credited... ..	616,386 74
From interest on loans, deposits and investments	46,699 65
From rents from banking house.....	738 00
From mortgages	50,200 00
From redemption of stocks ..	40,000 00
From stock sold, par value, \$50,000; amount received therefor	50,000 00
	<u>\$883,489 07</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$535,961 04
For loans on bonds and mortgages	110,450 00
For loans on stocks and other securities	2,000 00
For stocks and bonds purchased, par value, \$167,000; cost, including premiums, commissions, etc	178,102 50
For interest (other than interest payments to depositors)..	264 15
For current expenses of the bank, viz.: Salaries	\$5,459 83
For expenses of banking house or rent of banking rooms.	1,430 40
For other expenses.....	1,296 69
	<u>8,186 92</u>
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	48,524 46
	<u>\$883,489 07</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886	5,905
Number of accounts opened and re-opened during the year 1885.....	1,574
Number of accounts closed during the year 1885	1,224
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$4,594 85
Number of such accounts which exceed \$3,000	1
Average amount of each account January 1, 1886.....	\$190 91
Amount deposited during the year 1885, not including interest credited <i>for</i> that period.....	616,386 74
Amount withdrawn during the year 1885.....	535,961 04
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885.....	\$17,031 41
January, 1886	16,638 44
	<u>33,669 85</u>

Rate per cent of dividends or interest to depositors during the year.
 1885: July 1, 1885, 4 per cent to \$1,000; 3 per cent, \$1,000 to \$3,000.
 January 1, 1886, 3½ per cent to \$1,000; 3 per cent from \$1,000 to \$3,000

38. EAST NEW YORK SAVINGS BANK, EAST NEW YORK.

[Corner of Atlantic and Van Sicklen avenues; incorporated 1868.]

J. W. VAN SICKLEN, *President.*

JOHN M. LINZ, *Treasurer.*

TRUSTEES.

J. W. Van Sicklen,	G. W. Palmer,	C. H. Wadsworth,	C. W. Oolyer,
G. Dettloff,	F. C. Lang,	F. Middendorf,	A. A. Wemmell,
R. Reimer,	Fred Hart,	Henry Ringshauser,	J. W. Earl.
C. F. Colyer,	Chas. J. Hobe,	D. Hopkins,	

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$168,037 50
Stock investments, viz.:				
<i>Stocks and Bonds:</i>				
	Cost.	Par value.	Estimated market value.	
Cities in this State.....	\$92,936 91	\$79,900 00	\$87,976 00	
Towns in this State.....	17,834 97	17,234 97	17,874 97	
	<u>\$110,771 88</u>	<u>\$97,134 97</u>	<u>\$105,850 97</u>	
				105,850 97
Cash on deposit in banks or trust companies.....				42,456 22
Cash on hand.....				2,392 70
All other assets not included above, viz.:				
Interest due and accrued			\$3,609 36	
Safe, furniture and fixtures.....			1,843 60	
			<u>5,452 96</u>	
				<u>\$324,190 35</u>

LIABILITIES.

Amount due depositors.....	\$290,105 84
Other liabilities, viz.: Interest accrued on deposits to January 1, 1886.....	2,280 00
Surplus.	31,804 51
	<u>\$324,190 35</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$52,334 61
From depositors, not including interest credited.....	410,898 28
From interest on loans, deposits and investments.....	14,449 62
From rents from banking house.....	\$120 00
From rents from other real estate.....	75 00
	<u>195 00</u>
From mortgages.....	5,300 00
From redemption of stocks.....	3,500 00
From all other sources, viz.:	
Recovered from ex-Treasurer.....	\$266 31
Real estate sold.....	1,900 00
	<u>2,166 31</u>
	<u>\$488,843 82</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$380,028 16
---	--------------

KINGS COUNTY.

137

For loans on bonds and mortgages.....	\$60,050 00
For stocks and bonds purchased, par value, \$1,234.97; cost, including premiums, commissions, etc.....	1,234 97
For current expenses of the bank, viz.: Salaries.....	\$1,908 31
For expenses of banking house or rent of banking rooms.....	360 00
For other expenses.....	396 46
	<hr/>
	2,664 77
For repairs and other incidental expenses on real estate, except banking house.....	17 00
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day.....	44,848 92
	<hr/>
	\$488,843 82
	<hr/>

STATISTICAL INFORMATION.

Number of open accbunts January 1, 1886.....	1,710
Number of accounts opened and re-opened during the year 1885	263
Number of accounts closed during the year 1885... ..	123
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.....	\$3,501 00
Number of such accounts which exceed \$3,000	5
Average amount of each account January 1, 1886.....	\$169 65
Amount deposited during the year 1885, not including interest credited <i>for</i> that period.....	410,898 28
Amount withdrawn during the year 1885.....	380,028 16
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
April, 1885.....	\$3,752 81
October, 1885	3,828 97
	<hr/>
	7,581 78
	<hr/>

Rate per cent of dividends or interest to depositors during the year 1885: 4 per cent on \$500; 3 per cent on excess to \$3,000.

39. GERMAN SAVINGS BANK OF BROOKLYN.

[Corner Broadway and Boerum streets; incorporated 1866.]

CHARLES NAEHER, *President*.

GEO. S. BISHOP, *Cashier*.

TRUSTEES.

George H. Fisher,	William Dick,	John L. Gaus,	Benjamin W. Wilson,
George Distler,	Anton Vigeluis,	Henry E. Roehr,	Fred'k Roemmele,
Louis Zechiel,	Charles Naehar,	Martin Worn,	Louis B. Schuler,
J. J. Hallenbeck,	John H. Schumann,	Paul Weidmann,	H. S. Hollingsworth.

FINANCIAL.

RESOURCES.

Bonds and mortgages			\$679,900 00
Stock investments, viz.:			
<i>Stocks and Bonds:</i>			
	Cost.	Par value.	Estimated market value.
Missouri State.....	\$7,590 00	\$7,000 00	\$7,000 00
Maryland State	120,887 22	113,375 71	119,611 93
Ohio State.....	8,720 00	8,000 00	8,000 00
Cities in this State.....	724,614 37	704,000 00	789,310 00
Counties in this State.....	58,269 20	57,000 00	57,570 00
Towns in this State.....	54,510 00	54,510 00	54,510 00
	<hr/>	<hr/>	<hr/>
	\$974,590 79	\$943,885 71	\$1,036,001 93
	<hr/>	<hr/>	<hr/>

1,036,001 93

Banking house and lot, cost, \$97,000; estimated present value.....	\$80,000 00
Cash on deposit in banks or trust companies.....	74,000 00
Cash on hand.....	18,783 28
All other assets not included above, viz.:	
Interest due and accrued.....	\$23,460 98
Rents accrued	187 50
	<hr/> 23,648 48
	<hr/> \$1,912,333 69

LIABILITIES.

Amount due depositors	\$1,733,839 98
Other liabilities, viz.: Interest accrued on deposits from October 1, 1885	14,304 18
Surplus	164,189 53
	<hr/> \$1,912,333 69

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$90,031 58
From depositors, not including interest credited.....	1,111,929 95
From interest on loans, deposits and investments	72,262 46
From rents from banking house	1,891 00
From mortgages.....	81,550 00
From redemption of stocks.....	25,475 00
From stock sold, par value, \$23,000; amount received therefor	25,081 84
From loans repaid	14,382 81
From all other sources, viz.:	
Profit in settlement of town bonds.....	\$12,991 03
Suspense account.....	10 00
	<hr/> 13,001 03
	<hr/> \$1,435,605 67

PAYMENTS.

To depositors, including interest paid to them.....	\$945,524 56
For loans on bonds and mortgages ..	217,950 00
For stocks and bonds purchased, par value, \$162,375.71; cost, including premiums, commissions, etc	171,552 62
For current expenses of the bank, viz.: Salaries.....	\$5,260 00
For expenses of banking house or rent of banking rooms.....	1,340 48
For other expenses	1,194 73
	<hr/> 7,795 21
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	92,783 28
	<hr/> \$1,435,605 67

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	7,263
Number of accounts opened and re-opened during the year 1885..	2,194

Number of accounts closed during the year 1885	1,514
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$3,982 94
Number of such accounts which exceed \$3,000.....	9
Average amount of each account January 1, 1886	\$238 72
Amount deposited during the year 1885, not including interest credited <i>for</i> that period	1,111,929 95
Amount withdrawn during the year 1885	945,524 56
Amount of interest credited and paid <i>for</i> the year 1885, and when:	
April, 1885.	\$26,411 08
October, 1885	27,176 90
	<hr/>
	53,587 98

Rate per cent of dividends or interest to depositors during the year 1885; 4 per cent on deposits to \$1,000; 3 per cent on excess.

40. GERMANIA SAVINGS BANK, KINGS COUNTY, BROOKLYN.

[375 Fulton street; incorporated 1867.]

LUDWIG SEMLER, *First Vice-President*.

H. GEILING, *Secretary*.

TRUSTEES.

Carl F. Eisenach,	Herman Lins,	H. J. Menninger,	Ludwig Semler,
Gustavus A. Jahn,	Richard Lauer,	J. W. Rasch,	H. E. Sackman,
Augustus Kurth,	E. Mueldeuer,	P. H. Reppenhagen,	Wm. D. Veeder,
J. Lehrenkrauss,	H. C. Mangels,	F. A. Schroeder,	Otto Witte,

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$470,830 00
Stock investments, viz.:	

Stocks and Bonds:

	Cost.	Par value.	Estimated market value.
United States.....	\$163,198 44	\$135,000 00	\$164,700 00
Missouri State.....	95,448 40	88,000 00	91,600 00
Cities in this State	427,500 45	412,000 00	438,200 00
Counties in this State.....	25,200 00	25,200 00	25,200 00
Towns in this State	8,695 38	8,364 00	8,437 64
Villages in this State.....	59,717 50	56,000 00	64,860 00
	<hr/>	<hr/>	<hr/>
	\$779,760 17	\$724,564 00	\$792,997 64

792,997 64

Amount loaned on stocks as authorized by chapter 409,

Laws of 1882..... 500 00

Banking house and lot, cost, \$91,500; estimated present value..... 91,500 00

Other real estate, cost, \$11,204.70; estimated present value. 11,204 70

Cash on deposit in banks or trust companies..... 56,152 76

Cash on hand..... 4,274 47

All other assets not included above, viz.:

Interest due and accrued.....	\$16,638 83
Rents accrued.....	1,403 91

18,042 74

\$1,445,502 31

LIABILITIES.

Amount due depositors	\$1,362,027 61
-----------------------------	----------------

Principal	\$1,340,223 89	
Interest credited for the six months ending with Decem- ber 31, 1885	21,803 72	
Surplus		\$83,474 70
		<u>\$1,445,502 31</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$94,536 06
From depositors, not including interest credited	730,289 33
From interest on loans, deposits and investments	52,651 49
From rents from banking house	\$6,495 04
From rents from other real estate	300 00
	<u>6,795 04</u>
From mortgages	28,167 50
From redemption of stocks ..	30,682 00
From loans repaid ..	20,000 00
From all other sources	25 00
	<u>\$963,146 42</u>

PAYMENTS.

To depositors, including interest paid to them	\$668,222 22
For loans on bonds and mortgages	179,450 00
For loans on stocks and other securities	20,500 00
For stocks and bonds purchased, par value, \$26,500; cost, including premiums, commissions, etc ..	26,515 00
For interest (other than interest payments to depositors) ..	120 26
For current expenses of the bank, viz.: Salaries	\$4,000 00
For expenses of banking house or rent of banking rooms	2,575 29
For other expenses	1,100 86
	<u>7,676 15</u>
For taxes on real estate, except banking house	174 81
For repairs and other incidental expenses on real estate, except banking house	60 75
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	60,427 23
	<u>\$963,146 42</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886	4,253
Number of accounts opened and and re-opened during the year 1885	933
Number of accounts closed during the year 1885	623
Largest amount due any one depositor January 1, 1886, <i>ex-</i> <i>clusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate ..	\$4,903 12
Number of such accounts which exceed \$3,000	4
Average amount of each account January 1, 1886	\$320 25
Amount deposited during the year 1885, not including in- terest credited <i>for</i> that period	730,289 33
Amount withdrawn during the year 1885	668,222 22

Amount of interest credited and paid *for* the year 1885, and when :

July, 1885.....	\$21,579 08	
January, 1886.....	21,803 72	
		<u>\$43,382 80</u>

Rate per cent of dividends or interest to depositors during the year 1885: July 1, 1885, 4 per cent on \$1,000, and 3 per cent on excess; January 1, 1886; 4 per cent from \$5 to \$500; 3 per cent on excess.

41. GREEN POINT SAVINGS BANK, BROOKLYN, E. D.

[127 Green Point avenue; incorporated 1868.]

TIMOTHY PERRY, *President*.

ROBERT J. WHITEMORE, *Secretary*.

TRUSTEES.

Timothy Perry,	J. D. Felter,	W. H. Paine,	R. J. Whittemore,
H. E. Talmage,	C. Feitzinger,	Claus Orlandt,	E. A. Walker.
A. K. Meserole,	A. Meserole,	C. H. Koch,	

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$727,192 27
Stock investments, viz.:	

Stocks and Bonds:

	Cost.	Par value.	Estimated market value.
Kansas State.....	\$40,350 00	\$30,000 00	\$37,500 00
Cities in this State	628,616 52	558,726 12	629,777 12
Counties in this State	18,000 00	17,000 00	17,510 00
Towns in this State.....	14,050 00	14,000 00	14,400 00
Villages in this State.....	104,328 00	98,000 00	103,310 00
	<u>\$805,344 52</u>	<u>\$717,726 12</u>	<u>\$802,497 12</u>

Real estate, cost, \$5,584.20; estimated present value.....	802,497 12
Cash on deposit in banks or trust companies.....	5,964 93
Cash on hand	13,888 28
All other assets not included above, viz.: Interest due and accrued	29,053 14
	19,498 97
	<u>\$1,598,094 71</u>

LIABILITIES.

Amount due depositors	\$1,430,776 46
Principal	\$1,407,244 51
Interest credited for the six months ending with December 31, 1885.....	23,531 95
Other liabilities, viz.: Call loan.....	25,000 00
Surplus	142,318 25
	<u>\$1,598,094 71</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.	\$81,915 96
From depositors, not including interest credited	741,249 08
From interest on loans, deposits and investments	76,917 15
From rents from real estate	537 92

From mortgages.....	\$67,200 00
From redemption of stocks	22,500 00
From all other sources, viz.: Call loan.....	25,000 00
	<hr/>
	\$1,015,320 11
	<hr/>

PAYMENTS.

To depositors, including interest paid to them....	\$668,647 92
For loans on bonds and mortgages	230,300 00
For stocks and bonds purchased, par value, \$60,526.17; cost, including premiums, commissions, etc.....	64,236 52
For interest (other than interest payments to depositors).	203 00
For current expenses of the bank, viz.: Salaries.....	\$6,895 00
For expenses of banking house or rent of banking rooms.	900 00
For other expenses.....	704 13
	<hr/>
	8,499 13
For taxes on real estate, except banking house.....	139 95
For repairs and other incidental expenses on real estate, except banking house.....	352 17
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day.....	42,941 42
	<hr/>
	\$1,015,320 11
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	5,508
Number of accounts opened and re-opened during the year 1885	1,307
Number of accounts closed during the year 1885.....	1,076
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.....	\$7,290 00
Number of such accounts which exceed \$3,000.....	35
Average amount of each account January 1, 1886.....	\$259 76
Amount deposited during the year 1885, not including in- terest credited <i>for</i> that period	741,249 08
Amount withdrawn during the year 1885.....	668,647 92
Amount of interest credited and paid <i>for</i> the year 1885, and when:	
July, 1885	\$23,561 88
January, 1886	23,531 95
	<hr/>
	47,093 83
	<hr/>

Rate per cent of dividends or interest to depositors during the year 1885: July, 4 per cent; January, 4 per cent on \$1,000 and under; 3 per cent on excess.

42. KINGS COUNTY SAVINGS INSTITUTION, BROOKLYN.

[Corner Broadway and Fourth street; incorporated 1860.]

JAMES S. BEARNS, *President*. W. J. G. BEARNS, *Secretary*.

TRUSTEES.

James S. Bearns,	George L. Fox,	John Loughran,	A. D. Baird,
Jacob Zimmer,	Edgar Holliday,	Wm. D. Chase,	Chris. Gray,
George B. Magrath,	James Rodwell,	James Hanan,	W. J. G. Bearns.
Martin Joost,	Rich. F. Carpenter,		

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,281,300 00
 Stock investments, viz.:

Stocks and Bonds:

	Cost.	Par value.	Estimated market value.
United States.....	\$420,531 25	\$400,000 00	\$458,000 00
Kansas State.....	4,000 00	4,000 00	4,000 00
Connecticut State.....	34,155 00	33,000 00	33,990 00
Cities in this State.....	1,903,925 13	1,719,900 00	1,893,502 00
Counties in this State.....	357,477 42	329,300 00	347,139 50
Towns in this State.....	36,570 10	38,000 00	41,040 00
	<u>\$2,756,658 90</u>	<u>\$2,524,200 00</u>	<u>\$2,777,671 50</u>

2,777,671 50

Amount loaned on stocks as authorized by chapter 409,
 Laws of 1882

3,000 00

Banking house and lot, cost, \$142,637; estimated present
 value.....

135,000 00

Cash on deposit in banks or trust companies.....

289,608 28

Cash on hand.....

29,951 86

All other assets not included above, viz.: Interest due
 and accrued

38,036 99

\$4,554,568 63

LIABILITIES.

Amount due depositors..... \$4,264,834 67

Principal \$4,188,985 12

Interest credited for the six months ending with December
 31, 1885 75,849 55

Surplus 289,733 96

\$4,554,568 63

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$390,784 36
From depositors, not including interest credited.	1,654,133 15
From interest on loans, deposits and investments.....	217,892 90
From rents from banking house.....	1,666 67
From mortgages.....	56,750 00
From redemption of stocks.....	571,628 92
From all other sources, viz.: For lighting tower clock....	88 60
	<u>\$2,892,944 60</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,459,475 20
For loans on bonds and mortgages	258,000 00
For stocks and bonds purchased, par value, \$776,600; cost, including premiums, commissions, etc	835,614 27
For interest (other than interest payments to depositors)..	9,020 83
For current expenses of the bank, viz.: Salaries	\$8,032 00
For expenses of banking house or rent of banking rooms.	2,217 60
For other expenses.....	1,024 56
	<u>11,274 16</u>

Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	\$319,560 14
	<hr/>
	\$2,892,944 60
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886	9,968
Number of accounts opened and re-opened during the year 1885.....	1,599
Number of accounts closed during the year 1885.....	1,252
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.	\$6,275
Number of such accounts which exceed \$3,000.....	79
Average amount of each account January 1, 1886.....	\$427 85
Amount deposited during the year 1885, not including interest credited <i>for</i> that period.....	1,654,133 15
Amount withdrawn during the year 1885.....	1,459,475 20
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885.....	\$71,956 35
January, 1886.....	75,849 55
	<hr/>
	147,805 90
	<hr/>

Rate per cent of dividends or interest to depositors during the year 1885, 4 per cent.

43. MECHANICS' SAVINGS BANK, BROOKLYN.

[Incorporated 1871.]

, *President.* HENRY E. HUTCHINSON, *Secretary.*

FINANCIAL.

RESOURCES.

Cash on deposit in banks or trust companies.....	\$330 61
	<hr/>

LIABILITIES.

Amount due depositors	\$330 61
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$330 61
	<hr/>

PAYMENTS.

Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	\$330 61
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	133
Average amount of each account January 1, 1886.....	\$2 48
	<hr/>

44. SOUTH BROOKLYN SAVINGS INSTITUTION, BROOKLYN.

[160 and 162 Atlantic street ; incorporated 1850.]

JOSEPH W. GREENE, *President*.FREDERICK H. TROWBRIDGE, *Secretary*.

TRUSTEES.

Walter M. Aikman,	Camden C. Dike,	Richard H. Laimbeer,	George P. Stockwell,
James C. Atwater,	Solon F. Goodridge,	Alexander Munn,	I. S. T. Stranahan,
Henry D. Atwater,	Joseph W. Greene,	George Mygatt,	Chas. A. Townsend,
James S. Bailey,	Joseph Haselhurst,	Alexander E. Orr,	Fred. H. Trowbridge,
David B. Baylis,	Samuel E. Howard,	Charles H. Parsons,	James P. Wallace,
L. S. Burnham,	Henry C. Hulbert,	William Pate,	James W. Whitney.
Charles A. Denny,	George A. Jarvis,		

FINANCIAL.

RESOURCES.

Bonds and mortgages \$1,544,700 00
 Stock investments, viz.:

Stocks and Bonds:

	Cost.	Par value.	Estimated market value.
United States.....	\$2,838,434 50	\$2,700,000 00	\$3,175,000 00
District of Columbia, 3-65s.	449,276 25	400,000 00	448,000 00
Cities in this State.....	2,585,808 50	2,344,000 00	2,712,440 00
Counties in this State	1,574,359 84	1,487,500 00	1,537,610 00
Villages in this State	25,750 00	25,000 00	25,000 00
	<u>\$7,473,629 09</u>	<u>\$6,956,500 00</u>	<u>\$7,898,050 00</u>

7,898,050 00

Amount loaned on stocks as authorized by chapter 409,
 Laws of 1882.....

212,000 00

Banking house and lot, cost, \$198,000; estimated present
 value.....

100,000 00

Cash on deposit in banks or trust companies

1,009,435 42

Cash on hand.....

187,138 89

All other assets not included above, viz.: Interest due and
 accrued

123,427 87

\$11,074,752 18

LIABILITIES.

Amount due depositors..... \$9,512,135 61

Principal..... \$9,340,924 63

Interest credited for the six months ending with Decem-
 ber 31, 1885

171,210 98

Surplus 1,562,616 57

\$11,074,752 18

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$509,759 94
From depositors, not including interest credited.....	3,051,851 32
From interest on loans, deposits and investments	389,456 63
From rents from banking house	4,155 00
From mortgages.....	125,350 00

From redemption of stocks	\$1,097,000 00
From loans repaid	707,000 00

\$5,884,572 89

PAYMENTS.

To depositors, including interest paid to them	\$3,013,801 07
For loans on bonds and mortgages	305,500 00
For loans on stocks and other securities	301,000 00
For stocks and bonds purchased, par value, \$965,000; cost, including premiums, commissions, etc.	1,026,838 75
For interest (other than interest payments to depositors)..	1,885 07

For current expenses of the bank, viz.: Salaries.....	\$31,500 00
For expenses of banking house or rent of banking rooms	4,088 94
For other expenses.....	3,052 75

38,641 69

Other payments, viz.:

Interest allowed on bond and mortgage.....	\$20 00
Counterfeit bill.....	10 00
Account overdrawn	2 00
Amount allowed in settlement of claim.....	300 00

332 00

Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	1,196,574 31
--	--------------

\$5,884,572 89

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	21,724
Number of accounts opened and re-opened during the year 1885.....	4,029
Number of accounts closed during the year 1885.....	3,444
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$5,450 00
Number of such accounts which exceed \$3,000 ...	239
Average amount of each account January 1, 1886..	\$437 86
Amount deposited during the year 1885, not including interest credited <i>for</i> that period.....	3,051,851 32
Amount withdrawn during the year 1885	3,013,801 07
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885.....	\$166,813 38
January, 1886..	171,210 98

338,024 36

Rate per cent of dividends or interest to depositors during the year
1885: 4 per cent on \$2,000 and under; 3 per cent on excess to \$3,000.

45. WILLIAMSBURGH SAVINGS BANK, BROOKLYN.

[149 Broadway; incorporated 1851.]

S. M. MEEKER, *President*.JOHN BROACH, *Cashier*.

TRUSTEES.

Jonathan S. Burr,	Franklin Whiting,	William E. Horwill,	William Lamb,
Edmund Driggs,	Joseph H. Adams,	Chas. W. Cooper,	Jeremiah V. Meserole,
Samuel M. Meeker,	Horace M. Warren,	Ezra B. Tuttle,	Mitchell N. Packard.
Abram Cooke,	Peter Wyckoff,	Brainerd G. Latimer,	

FINANCIAL.

RESOURCES.

Bonds and mortgages \$6,700,640 43
 Stock investments, viz.:

Stocks and Bonds:

	Cost.	Par value.	Estimated market value.
United States.....	\$3,554,000 00	\$3,554,000 00	\$4,427,820 00
Missouri State.....	111,000 00	111,000 00	118,630 00
Massachusetts State.....	130,500 00	116,000 00	134,320 00
New Hampshire State.....	275,700 00	229,700 00	286,812 00
Connecticut State.....	1,061,350 00	1,000,000 00	1,066,250 00
New Jersey State.....	13,200 00	11,000 00	13,760 00
Maine State.....	128,100 00	128,100 00	142,191 00
Ohio State.....	13,200 00	13,200 00	13,596 00
Rhode Island State.....	30,550 00	26,000 00	31,530 00
Cities in this State.....	8,821,300 00	8,209,700 00	9,912,821 00
Counties in this State.....	1,542,750 00	1,370,900 00	1,667,479 00
Towns in this State.....	118,000 00	118,000 00	132,090 00
	<u>\$15,799,650 00</u>	<u>\$14,887,600 00</u>	<u>\$17,947,299 00</u>

17,947,299 00

Banking house and lot, cost, \$689,000; estimated present
 value..... 300,000 00
 Other real estate, cost, \$35,567.31; estimated present value..... 35,567 31
 Cash on deposit in banks or trust companies..... 438.611 12
 Cash on hand..... 494,327 85
 All other assets not included above, viz.: Interest due and
 accrued..... 322,191 09

\$26,238,636 80

LIABILITIES.

Amount due depositors \$22,197,356 03
 Principal \$21,801,374 46
 Interest credited for the six months ending with December
 31, 1885 395,981 57

Surplus 4,041,280 77

\$26,238,636 80

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1,
 1885, before transactions of the day..... \$785,503 03
 From depositors, not including interest credited..... 7,171,882 64
 From interest on loans, deposits and investments 1,117,258 48
 From rents from other real estate..... 2,903 72
 From mortgages..... 575,455 22
 From redemption of stocks..... 573,000 00
 From stock sold, par value, \$115,100; amount received there-
 for ... 120,239 81
 From loans repaid 5,200 00
 From all other sources, viz.:

Real estate sold..... \$9,279 50
 Cash over 499 01

9,718 51\$10,361,161 41

PAYMENTS.

To depositors, including interest paid to them.....	\$7,393,209 70
For loans on bonds and mortgages.	1,346,317 67
For loans on stocks and other securities.....	1,500 00
For stocks and bonds purchased, par value, \$511,200; cost, including premiums, commissions, etc	621,527 15
For interest (other than interest payments to depositors)..	5,513 99
For current expenses of the bank, viz.: Salaries	\$39,730 00
For expenses of banking house or rent of banking rooms.	7,847 23
For other expenses.....	5,449 47
	<hr/>
	53,026 70
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	3,570 48
For taxes on real estate, except banking house... ..	929 84
For repairs and other incidental expenses on real estate, except banking house.....	1,370 27
Other payments, viz.:	
Repairs to counter.....	\$333 81
Taxes on real estate sold.....	394 38
Commissions paid on real estate sold.....	57 50
Short cash.....	470 95
	<hr/>
	1,256 64
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	932,938 97
	<hr/>
	\$10,361,161 41
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.. ..	53,275
Number of accounts opened and re-opened during the year 1885	9,351
Number of accounts closed during the year 1885	6,997
Largest amount due any one depositor January 1, 1886, <i>ex- clusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.....	\$6,602 50
Number of such accounts which exceed \$3,000	97
Average amount of each account January 1, 1886.....	\$416 65
Amount deposited during the year 1885, not including in- terest credited <i>for</i> that period....	7,171,882 64
Amount withdrawn during the year 1885	7,393,209 70
Amount of interest credited and paid <i>for</i> the year 1885, and when:	
July, 1885.....	\$381,218 83
January, 1886.....	395,981 57
	<hr/>
	777,200 00
	<hr/>

Rate per cent of dividends or interest to depositors during the year
1885, 4 per cent.

MADISON COUNTY.

46. ONEIDA SAVINGS BANK, ONEIDA.

[Incorporated 1866.]

D. G. DORRANCE, *President.*

EDWARD LOOMIS, *Treasurer.*

TRUSTEES.

D. G. Dorrance,	J. M. Wilson,	Albert E. Coe,	J. L. Kilbourn,
T. F. Hann,	I. Munroe,	Chas. E. Stevens,	H. S. Klock,
George Berry,	Archibald Hess,	C. A. Walrath,	H. Loucks,
R. H. Avery,	A. H. Niles,	L. Munroe,	A. S. Whitman.
A. Hill,			

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$227,792 86
Stock investments, viz.:	

Stocks and Bonds:

	Cost.	Par value.	Estimated market value.
United States	\$127,238 77	\$113,500 00	\$125,263 75
Cities in this State	74,131 12	65,300 00	72,129 00
Counties in this State	2,022 56	2,000 00	2,080 00
Towns in this State.....	17,932 00	17,800 00	17,800 00
Villages in this State.....	17,978 12	18,000 00	18,710 00
	<u>\$239,302 57</u>	<u>\$216,600 00</u>	<u>\$235,982 75</u>

Real estate, cost, \$1,334.90; estimated present value.....	235,982 75
Cash on deposit in banks or trust companies.....	1,834 90
All other assets not included above, viz.:	9,160 32

Interest due and accrued.....	\$9,354 86
Contracts for sale of real estate and bonds.....	4,750 00
Supreme Court judgment.....	1,609 93
Rents due	80 00

15,794 79

\$490,565 62

LIABILITIES.

Amount due depositors.....	\$444,846 21
Principal	\$437,120 32
Interest credited for the six months ending with Decem- ber 31, 1885	7,725 89

Surplus	45,719 41
	<u>\$490,565 62</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$14,321 89
From depositors, not including interest credited.	172,685 38
From interest on loans, deposits and investments.....	24,603 64
From rents from real estate.....	25 00
From mortgages	24,482 15

From stock sold, par value, \$27,000; amount received therefor		\$30,639 06
From loans repaid		100 00
From all other sources, viz.:		
Real estate sold	\$1,324 00	
Payments on contracts	353 75	
		1,677 75
		<u>\$268,534 87</u>

PAYMENTS.

To depositors, including interest paid to them		\$219,362 25
For loans on bonds and mortgages		35,975 61
For loans on stocks and other securities		100 00
For current expenses of the bank, viz.: Salaries	\$2,150 00	
For expenses of banking house or rent of banking rooms	200 00	
For other expenses	183 20	
		2,533 20
For real estate acquired by foreclosure, or in settlement of debts due the bank		1,049 90
For taxes on real estate, except banking house		18 12
Other payments, viz.:		
Deficiency in balancing	\$1 98	
Loss and expenses on land sale	333 49	
		335 47
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day		9,160 32
		<u>\$268,534 87</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886		1,861
Number of accounts opened and re-opened during the year 1885		493
Number of accounts closed during the year 1885		542
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate		\$3,000 00
Average amount of each account January 1, 1886		239 04
Amount deposited during the year 1885, not including interest credited <i>for</i> that period		172,685 38
Amount withdrawn during the year 1885		219,362 25
Amount of interest credited and paid <i>for</i> the year 1885, and when :		
July, 1885	\$7,582 75	
January, 1886	7,725 89	
Credited at other periods	301 78	
		15,610 42

Rate per cent of dividends or interest to depositors during the year 1885, 3, 3½ and 4½ per cent.

MONROE COUNTY.

47. EAST SIDE SAVINGS BANK OF ROCHESTER.

[Corner of East Main and Clinton streets; incorporated 1869.]

HENRY S. HEBARD, *President.*

P. B. VIELE, *Secretary*

TRUSTEES.

Henry S. Hebard,	H. McLean,	A. Moseley,	George C. Maurer,
Hiram Davis,	E. Ocumpaugh,	E. Darrow,	S. Remington,
Michael Filon,	E. S. Hayward,	J. B. Moseley,	L. S. May.
John M. Davy,	T. A. Newton,	Louis Ernst,	

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$853,950 00
Stock investments, viz.:	

Stocks and Bonds:

	Cost.	Par value.	Estimated market value.
United States.....	\$90,000 00	\$90,000 00	\$110,700 00
District of Columbia, 3-65s.	81,171 25	100,000 00	115,000 00
Cities in this State	23,563 85	21,999 20	23,799 20
Towns in this State.....	7,290 00	8,000 00	8,430 00
Villages in this State....	36,017 50	33,000 00	37,060 00
	<u>\$238,042 60</u>	<u>\$252,999 20</u>	<u>\$294,989 20</u>

Amount loaned on stocks as authorized by chapter 409, Laws of 1882.....	294,989 20
Banking house and lot, cost, \$90,047.67; estimated present value.....	16,450 00
Cash on deposit in banks or trust companies.....	90,000 00
Cash on hand.....	325,911 65
All other assets not included above, viz.:	22,255 60
Amount loaned on collaterals, viz.; Bank stock, estimated value of collaterals, \$7,600.....	
Interest due and accrued.....	\$2,800 00
Rents accrued.....	12,749 73
	<u>147 91</u>
	15,697 64
	<u>\$1,619,254 09</u>

LIABILITIES.

Amount due depositors	\$1,481,655 55
Other liabilities, viz.:	
Interest accrued on deposits to January 1, 1886.....	\$5,000 00
Expenses incurred but unpaid.....	350 00
	<u>5,350 00</u>
Surplus.....	132,248 54
	<u>\$1,619,254 09</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$226,840 69
From depositors, not including interest credited	1,368,735 38

From interest on loans, deposits and investments	\$67,549 71	
From rents from banking house	984 37	
From mortgages.....	158,800 00	
From redemption of stocks.....	3,952 07	
From loans repaid	32,100 00	
From all other sources, viz.:		
Exchange	\$68 69	
Sale of old safe and signs	23 00	
		91 69
		<u>\$1,859,053 91</u>

PAYMENTS.

To depositors, including interest paid to them	\$1,152,846 36	
For loans on bonds and mortgages	277,500 00	
For loans on stocks and other securities	36,450 00	
For stocks and bonds purchased, par value, \$22,000; cost, including premiums, commissions, etc	25,025 00	
For current expenses of the bank, viz.: Salaries.....	\$5,100 00	
For expenses of banking house or rent of banking rooms.....	2,786 64	
For other expenses.....	1,471 40	
		9,358 04
Other payments, viz.:		
Accrued interest on bonds.....	\$236 24	
On construction of banking house.....	9,471 02	
		9,707 26
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	348,167 25	
		<u>\$1,859,053 91</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	3,334	
Number of accounts opened and re-opened during the year 1885	1,420	
Number of accounts closed during the year 1885.....	787	
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.....	\$5,000 00	
Number of such accounts which exceed \$3,000	1	
Average amount of each account January 1, 1886.....	\$444 41	
Amount deposited during the year 1885, not including interest credited <i>for</i> that period... ..	1,368,735 38	
Amount withdrawn during the year 1885.	1,152,846 36	
Amount of interest credited and paid <i>for</i> the year 1885, and when :		
June, 1885	\$22,430 55	
December, 1885.....	25,391 58	
Credited at other periods.....	760 94	
		48,583 07

Rate per cent of dividends or interest to depositors during the year
1885, 4 per cent.

48. MECHANICS' SAVINGS BANK OF ROCHESTER.

[18 and 20 Exchange street; incorporated 1867.]

SAMUEL WILDER, *President.*

JOHN H. ROCHESTER, *Secretary.*

TRUSTEES.

Patrick Barry,	F. A. Whittlesey,	Charles E. Fitch,	Arthur G. Yates,
James M. Whitney,	Samuel Sloan,	E. B. Chase,	Samuel Wilder,
Oliver Allen,	Ezra R. Andrews,	Isaac W. Butts,	William Allen.
George G. Cooper,	John J. Bausch,		

FINANCIAL

RESOURCES.

Bonds and mortgages.	\$855,980 00
Stock investments, viz.:	

<i>Stocks and Bonds:</i>		Cost.	Par value.	Estimated market value.	
United States.....	\$274,147 50	\$250,000 00	\$305,000 00		
Cities in this State.....	106,855 63	104,960 63	122,900 63		
Counties in this State.....	16,931 00	16,000 00	16,500 00		
	<u>\$397,934 13</u>	<u>\$370,960 63</u>	<u>\$444,400 63</u>		444,400 63 -
Amount loaned on stocks as authorized by chapter 409, Laws of 1882..					6,190 00
Banking house and lot, cost, \$47,264.14; estimated present value.....					50,000 00
Other real estate, cost, \$52,968.79; estimated present value.					65,101 15
Cash on deposit in banks or trust companies.....					128,848 59
Cash on hand.....					62,307 05
All other assets not included above, viz.:					
Interest due and accrued.....			\$14,435 79		
Rents accrued.....			381 33		
					<u>14,817 12</u>
					<u>\$1,627,644 54</u>

LIABILITIES.

Amount due depositors .	\$1,451,118 08
Other liabilities, viz.: Interest accrued on deposits to January 1, 1886	4,500 00
Surplus	172,026 46
	<u>\$1,627,644 54</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$98,108 39
From depositors, not including interest credited.....	1,007,132 20
From interest on loans, deposits and investments	70,531 62
From rents from banking house.....	\$1,409 00
From rents from other real estate... ..	1,229 97
	<u>2,638 97</u>
From mortgages.....	56,325 00
From redemption of stocks.....	53,239 69

From all other sources, viz :

Error computing interest on accounts.....	\$88 22	
Real estate sold.....	671 75	
Profit and loss.	244 98	
		<hr/>
		\$1,004 95
		<hr/>
		\$1,288,980 82
		<hr/>

PAYMENTS.

To depositors, including interest paid to them	\$1,034,339 61
For loans on bonds and mortgages.	47,300 00
For loans on stocks and other securities	100 00
For current expenses of the bank, viz.: Salaries.....	\$6,950 00
For expenses of banking house or rent of banking rooms.....	1,805 77
For other expenses	1,895 60
	<hr/>
	10,651 37
For real estate acquired by foreclosure, or in settlement of debts due the bank	3,801 15
For taxes on real estate, except banking house.....	1,327 60
For repairs and other incidental expenses on real estate, except banking house.	305 45
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	191,155 64
	<hr/>
	\$1,288,980 82
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886 ...	2,813
Number of accounts opened and re-opened during the year 1885	427
Number of accounts closed during the year 1885.....	414
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$6,000 00
Number of such accounts which exceed \$3,000	25
Average amount of each account January 1, 1886	\$515 86
Amount deposited during the year 1885, not including interest credited <i>for</i> that period.....	1,007,132 20
Amount withdrawn during the year 1885.....	1,033,447 04
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
June, 1885.....	\$25,361 85
December, 1885	26,147 40
Paid but not credited at other periods.....	892 57
	<hr/>
	52,401 82
	<hr/>

Rate per cent of dividends or interest to depositors during the year 1885, 4 per cent.

49. MONROE COUNTY SAVINGS BANK, ROCHESTER.

[33 State street; incorporated 1850.]

WILLIAM N. SAGE, *President*.

DAVID HOYT, *Secretary*.

TRUSTEES.

William N. Sage,	Benjamin M. Baker,	William Alling,	Alex. M. Lindsay,
N. Osburn,	E. S. Ettenhimer,	Charles H. Williams,	Rufus K. Dryer,
George Ellwanger,	Alex McVean,	Cyrus F. Paine,	Charles Fitzsimons,
Louis Chapin,	George G. Clarkson,	Oscar Craig,	Eugene T. Curtis,
Charles J. Hayden,	James L. Angle,	James E. Booth,	Marvin A. Culver.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$3,303,996 00
 Stock investments, viz.:

<i>Stocks and Bonds:</i>			
	Cost.	Par value.	Estimated market value.
United States.....	\$1,670,523 52	\$1,625,000 00	\$1,975,056 25
Cities in this State.....	669,493 65	601,000 00	800,281 25
	<u>\$2,340,917 17</u>	<u>\$2,226,000 00</u>	<u>\$2,775,337 50</u>
			2,775,337 50
Amount loaned on stocks as authorized by chapter 409, Laws of 1882 ..			8,000 00
Banking house and lot, cost, \$90,000; estimated present value.....			90,000 00
Other real estate, cost, \$601; estimated present value.....			601 00
Cash on deposit in banks or trust companies.....			597,343 88
Cash on hand			109,162 32
All other assets not included above, viz.: Interest due and accrued.....			81,106 68
			<u>\$6,965,547 38</u>

LIABILITIES.

Amount due depositors	\$5,866,637 77
Other liabilities, viz.:	
Interest accrued on deposits to January 1, 1886.....	\$18,126 07
Expenses incurred, but unpaid.....	486 27
	<u>18,612 34</u>
Surplus.....	1,080,297 27
	<u>\$6,965,547 38</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$208,996 13
From depositors, not including interest credited.....	3,019,068 66
From interest on loans, deposits and investments.	297,273 59
From rents from banking house.....	1,730 01
From mortgages	283,350 00
From loans repaid	11,975 00
From all other sources, viz.:	
Exchange.....	\$33 02
Insurance.....	510 65
Taxes.....	5,309 02
Difference in cash.....	30 74
	<u>5,883 43</u>
	<u>\$3,828,276 82</u>

PAYMENTS.

To depositors, including interest paid to them	\$2,932,987 33
For loans on bonds and mortgages ...	157,925 00
For current expenses of the bank, viz.: Salaries.....	\$17,280 00
For expenses of banking house or rent of banking rooms.	4,016 05
For other expenses.....	3,634 08
	<u>24,930 13</u>

For real estate acquired by foreclosure, or in settlement of debts due the bank.....	\$601 00
For taxes on real estate, except banking house.....	70
Other payments, viz.:	
Taxes advanced.....	\$4,716 94
Insurance.....	561 60
Exchange.....	15 47
Counterfeit.....	5 00
Short cash.....	27 45
	5,326 46
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	706,506 20
	\$3,828,276 82

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	11,000
Number of accounts opened and re-opened during the year 1885.....	2,493
Number of accounts closed during the year 1885.....	2,408
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$8,256 00
Number of such accounts which exceed \$3,000.....	87
Average amount of each account January 1, 1886	\$533 33.
Amount deposited during the year 1885, not including interest credited <i>for</i> that period....	3,019,068 66
Amount withdrawn during the year 1885.....	2,932,987 33
Amount of interest credited and paid <i>for</i> the year 1885, and when:	
June, 1885.....	\$102,617 19
December, 1885.....	108,756 41
Credited at other periods.....	3,909 63
	215,283 23

Rate per cent of dividends or interest to depositors during the year 1885, 4 per cent.

50. ROCHESTER SAVINGS BANK, ROCHESTER.

[47 East Main street; incorporated 1831.]

M. F. REYNOLDS, *President*. CHARLES F. POND, *Secretary*.

TRUSTEES.

James Brackett,	H. F. Atkinson,	William S. Kimball,	Seth J. Arnold,
Charles F. Smith,	George E. Mumford,	Frederick Cook,	James W. Whitney,
M. F. Reynolds,	Charles C. Morse,	Silvanus J. Macy,	Rufus A. Sibley.
Edward Harris,	Gilman H. Perkins,		

FINANCIAL.

RESOURCES.

Bonds and mortgages.....			\$4,822,379 06
Stock investments, viz.:			
<i>Stocks and Bonds:</i>			
	Cost.	Par value.	Estimated market value.
United States.....	\$4,096,407 62	\$3,643,000 00	\$4,184,400 00
Missouri State.....	107,572 50	100,000 00	117,490 00
Cities in this State.....	1,236,248 48	981,500 00	1,342,885 00
Counties in this State.....	5,077 50	5,000 00	5,000 00
Towns in this State.....	60,500 00	60,000 00	60,000 00
Rochester City notes.....	20,888 41	20,888 41	20,888 41
	\$5,526,694 51	\$4,810,388 41	\$5,730,663 41

5.730,663 41

Amount loaned on stocks as authorized by chapter 409, Laws of 1882	\$800 00
Banking house and lot, cost, \$391,296.62; estimated present value	350,000 00
Cash on deposit in banks or trust companies	337,644 42
Cash on hand	144,919 51
All other assets not included above, viz.:	
Interest due and accrued	\$117,616 37
Taxes advanced	356 27
	<hr/> 117,972 64
	<hr/> \$11,504,379 04

LIABILITIES.

Amount due depositors	\$10,166,249 17
Other liabilities, viz.: Interest accrued on deposits to Jan- uary 1, 1886	30,533 52
Surplus	1,307,596 35
	<hr/> \$11,504,379 04

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$322,134 61
From depositors, not including interest credited	4,490,468 48
From interest on loans, deposits and investments	482,574 19
From rents from banking house	7,434 12
From mortgages	335,660 52
From redemption of stocks	5,500 00
From loans repaid	500 00
From all other sources, viz.:	
Taxes on mortgaged property repaid	\$152 95
Missouri State deferred interest	8,580 00
	<hr/> 8,732 95
	<hr/> \$5,653,004 87

PAYMENTS.

To depositors, including interest paid to them	\$4,602,182 60
For loans on bonds and mortgages	504,075 00
For loans on stocks and other securities	800 00
For Rochester city notes purchased, par value, \$20,888.41; cost, including premiums, commissions, etc.	20,888 41
For interest (other than interest payments to depositors) ..	58 50
For current expenses of the bank, viz.: Salaries	\$24,583 32
For expenses of banking house or rent of banking rooms ..	13,999 19
For other expenses	3,100 55
	<hr/> 41,683 06
Other payments, viz.:	
Taxes advanced on mortgaged property	\$480 55
Sundries, profit and loss	272 82
	<hr/> 753 37
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	482,563 93
	<hr/> \$5,653,004 87

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	23,923
Number of accounts opened and re-opened during the year 1885	6,148
Number of accounts closed during the year 1885.....	4,930
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.....	\$5,000 00
Number of such accounts which exceed \$3,000	404
Average amount of each account January 1, 1886	\$424 95
Amount deposited during the year 1885, not including interest credited <i>for</i> that period	4,490,468 48
Amount withdrawn during the year 1885.....	4,602,182 60
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
June, 1885	\$179,657 28
December, 1885.....	183,209 26
Credited at other periods.....	7,552 29
	<hr/> 370,418 83 <hr/>

Rate per cent of dividends or interest to depositors during the year 1885, 4 per cent.

NEW YORK COUNTY.

51. AMERICAN SAVINGS BANK, NEW YORK CITY.

[501 Fifth avenue; incorporated 1882.]

DANIEL T. HOAG, *President*. GRANVILLE B. SMITH, *Treasurer*.

TRUSTEES.

William L. Strong,	Augustus D. Juliard,	E. D. Morgan,	Edward V. Loew,
Henry H. Van Dyck,	Jacob Hess,	Daniel T. Hoag,	Henry B. Barnes,
William Irwin,	Henry E. Russell,	Henry J. Hubbard,	James A. Striker,
Granville B. Smith,	William L. Skidmore,	Henry T. Webb,	F. E. Trowbridge,
John R. Brady,	John Roach,	Loomis L. White,	Russell Raymond.
Joseph W. Drexel,	Algernon S. Sullivan,		

FINANCIAL.

RESOURCES.

Bonds and mortgages ..				\$233,749 67
Stock investments, viz.:				
<i>Stocks and Bonds :</i>				
	Cost.	Par value.	Estimated market value.	
United States.....	\$132,312 50	\$112,000 00	\$132,430 00	
Massachusetts State.. ..	15,600 00	12,584 00	15,600 00	
Kentucky State.....	11,351 51	10,000 00	11,500 00	
Maryland State	5,124 58	4,850 00	5,119 10	
Cities in this State.....	26,937 50	27,000 00	27,925 00	
Villages in this State.....	21,000 00	20,000 00	21,200 00	
	<hr/>	<hr/>	<hr/>	
	\$212,326 09	\$186,434 00	\$213,774 10	
	<hr/>	<hr/>	<hr/>	
				213,774 10
Cash on deposit in banks or trust companies.....				92,031 02
Cash on hand.				7,892 13
All other assets not included above, viz.: Interest due and accrued.....				4,803 00
				<hr/>
				\$552,249 92

LIABILITIES.

Amount due depositors.....		\$546,101 78
Principal	\$539,267 59	
Interest credited for the six months ending with December 31, 1885.....	6,834 19	
Other liabilities, viz.: Accrued rent		570 00
Surplus		5,578 14
		<u>\$552,249 92</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$117,846 97
From depositors, not including interest credited.....	345,372 77
From interest on loans, deposits and investments.....	18,892 64
From mortgages	17,167 00
From redemption of stocks... ..	1,000 00
From all other sources, viz.: Counsel fees returned..	5 00
	<u>\$500,284 38</u>

PAYMENTS.

To depositors, including interest paid to them	\$244,232 10
For loans on bonds and mortgages.....	75,135 07
For stocks and bonds purchased, par value, \$65.850; cost, including premiums, commissions, etc.....	73,869 10
For interest (other than interest payments to depositors) ..	250 77
For current expenses of the bank, viz.: Salaries.....	\$2,125 00
For expenses of banking house or rent of banking rooms	4,333 33
For other expenses	410 86
	<u>6,869 19</u>
Other payments, viz.: Counsel fees.....	5 00
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	99,923 15
	<u>\$500,284 38</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886	2,170
Number of accounts opened and re-opened during the year 1885.....	842
Number of accounts closed during the year 1885..	481
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.....	\$3,079 65
Number of such accounts which exceed \$3,000.....	1
Average amount of each account January 1, 1886.	\$251 66
Amount deposited during the year 1885, not including interest credited <i>for</i> that period	345,372 77
Amount withdrawn during the year 1885.	244,232 10

Amount of interest credited and paid *for* the year 1885,
and when :

July, 1885	\$5,803 39	
January, 1886	6,834 19	
Paid but not credited at other periods.....	250 77	
		<u>\$12,888 35</u>

Rate per cent of dividends or interest to depositors during the year
1885, 3 per cent on sums from \$5 to \$3,000.

52. BANK FOR SAVINGS IN THE CITY OF NEW YORK.

[67 Bleecker street; incorporated 1819.]

MERRITT TRIMBLE, *President.* DAVID OLYPHANT, *Treasurer.*

TRUSTEES.

Robt. Lenox Kennedy,	Merritt Trimble,	Adrian Iselin,	Carlisle Norwood,
Benjamin H. Field,	William A. Hoe,	John E. Parsons,	Robert S. Hone,
George Cabot Ward,	William L. Andrews,	John Crosby Brown,	George M. Miller,
Jno. Taylor Johnston,	Jacob D. Vermilye,	Robert S. Holt,	Alfred M. Hoyt,
Geo. De Forest Lord,	Frederick D. Tappen,	Hugh Auchincloss,	Orlando B. Potter,
Henry G. De Forest,	John J. Tucker,	Alfred W. Spear,	James A. Roosevelt.
Thomas Hillhouse,			

FINANCIAL.

RESOURCES.

Bonds and mortgages \$8,904,025 00
Stock investments, viz.:

<i>Stocks and Bonds:</i>				
	Cost.	Par value.	Estimated market value.	
United States.....	\$22,557,641 57	\$20,250,000 00	\$25,197,105 00	
District of Columbia, 3-65s.	711,750 00	650,000 00	757,250 00	
New York State.....	2,830,364 77	2,400,000 00	2,797,500 00	
Pennsylvania State.....	924,619 38	900,000 00	944,125 00	
Ohio State.....	1,496,232 38	1,418,000 00	1,448,812 50	
Cities in this State.	5,192,597 09	4,711,400 00	6,061,803 13	
	<u>\$33,713,205 19</u>	<u>\$30,329,400 00</u>	<u>\$37,206,595 63</u>	37,206,595 63

Banking house and lot, cost, \$153,924.85 ; estimated present value.	100,000 00
Cash on deposit in banks or trust companies	1,404,707 72
Cash on hand.....	303,292 43
All other assets not included above, viz.: Interest due and accrued.....	262,534 70
	<u>\$48,181,155 48</u>

LIABILITIES.

Amount due depositors.....	\$39,946,583 74
Principal	\$39,300,822 29
Interest credited for the six months ending with December 31, 1885	645,761 45
Surplus.....	8,234,571 74
	<u>\$48,181,155 48</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$1,516,319 90
From depositors, not including interest credited	7,817,104 73
From interest on loans, deposits and investments	1,807,616 49
From mortgages	505,425 00
From redemption of stocks	717,000 00
From stock sold, par value, \$800,000; amount received therefor	800,000 00
	<hr/>
	\$13,163,466 12

PAYMENTS.

To depositors including interest paid to them	\$8,708,194 15
For loans on bonds and mortgages	637,100 00
For stocks and bonds purchased, par value, \$1,800,000; cost, including premiums, commissions, etc	2,029,393 52
For interest (other than interest payments to depositors) . .	876 73
For current expenses of the bank, viz.: Salaries	\$67,050 00
For expenses of banking house or rent of banking rooms . .	3,949 24
For other expenses	7,777 69
	<hr/>
	78,776 93
Other payments, viz.:	
Cash short	\$624 64
Compromise of suit	500 00
	<hr/>
	1,124 64
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	1,708,000 15
	<hr/>
	\$13,163,466 12

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886	107,615
Number of accounts opened and re-opened during the year 1885	16,054
Number of accounts closed during the year 1885	16,041
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$5,463 00
Number of such accounts which exceed \$3,000	26
Average amount of each account January 1, 1886	\$371 19
Amount deposited during the year 1885, not including interest credited <i>for</i> that period	7,817,104 73
Amount withdrawn during the year 1885	8,708,194 15
Amount of interest credited and paid <i>for</i> the year 1885, and when:	
July, 1885	\$638,226 40
January, 1886	645,761 45
	<hr/>
	1,283,987 85

Rate per cent of dividends or interest to depositors during the year 1885, $3\frac{1}{2}$ per cent.

53. BOWERY SAVINGS BANK, NEW YORK CITY.

[128 and 130 Bowery; incorporated 1834.]

EDWARD WOOD, *President.*

R. LEONARD, *Secretary.*

TRUSTEES.

Edward Wood,	Samuel I. Hunt,	Wm. V. Brokaw,	George M. Olcott,
John P. Townsend,	Henry Lyles, Jr.,	Benjamin F. Judson,	Charles Kellogg,
Robert M. Field,	Richard A. Storrs,	William A. Cole,	Charles Griffin,
John W. Mersereau,	Aaron Field,	Samuel H. Seaman,	Alex. T. Van Nest,
John Carle, Jr.,	Edward Hincken,	Edward C. Sampson,	David S. Taber,
Wakeman H. Dikeman,	Wm. H. S. Wood,	Wm. H. Beadleston,	Washington Wilson,
Thomas F. Jeremiah,	Stephen Cutter,	James W. Cromwell,	Isaac S. Platt,
John D. Hicks,	Timothy H. Porter,	John J. Sinclair,	Benjamin F. Romaine,
Robert Haydock,	Enoch Ketcham,	J. B. Lockwood,	Eugene Underhill,
Henry Barrow,	Wm. H. Parsons,	Wm. Dowd,	George E. Hicks.
J. C. Chamberlain,	Wm. H. Hurlbut,	George Montague,	

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$10,377,228 00
Stock investments, viz.:

Stocks and Bonds:

	Cost.	Par value.	Estimated market value.
United States.....	\$24,550,879 69	\$22,000,000 00	\$27,498,525 00
New York State.....	480,128 12	422,000 00	451,080 00
Ohio State.....	146,140 25	135,000 00	140,400 00
Connecticut State.....	507,740 00	479,000 00	502,950 00
Rhode Island State.....	10,000 00	10,000 00	12,100 00
Maine State.....	395,951 81	389,600 00	424,664 00
Kansas State.....	6,600 00	6,000 00	6,210 00
Missouri State.....	437,710 12	450,000 00	489,260 00
Michigan State.....	11,575 00	10,000 00	11,300 00
New Hampshire State.....	177,103 50	173,600 00	193,876 00
Maryland State.....	54,500 00	50,000 00	53,500 00
Indiana State.....	414,000 00	400,000 00	420,000 00
Massachusetts State.....	850,418 75	757,000 00	888,890 00
Cities in this State.....	6,661,418 24	6,370,000 00	7,615,600 00
Counties in this State.....	337,095 60	322,000 00	336,735 00
	<u>\$35,041,261 08</u>	<u>\$31,974,200 00</u>	<u>\$39,045,090 00</u>

Amount loaned on stocks as authorized by chapter 409, Laws of 1882.....	39,045,090 00
Banking house and lot, cost, \$370,951.56; estimated present value.....	519,775 00
Cash on deposit in banks or trust companies.....	200,000 00
Cash on hand.....	1,059,009 42
All other assets not included above, viz.: Interest due and accrued.....	634,098 02
	210,011 12
	<u>\$52,045,211 56</u>

LIABILITIES.

Amount due depositors.....	\$42,391,370 14
Principal.....	\$41,611,467 58
Interest credited for the six months ending with December 31, 1885.....	779,902 56
Surplus.....	9,653,841 42
	<u>\$52,045,211 56</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$1,545,942 63
From depositors, not including interest credited.....	8,826,950 27
From interest on loans, deposits and investments	2,113,812 42
From mortgages.....	1,097,900 00
From redemption of stocks	1,158,000 00
From loans repaid	790,075 00
From all other sources, viz. :	

Teller's cash over	\$20 00
Surveys	275 00

295 00

\$15,532,975 32

PAYMENTS.

To depositors, including interest paid to them.....	\$9,343,571 36
For loans on bonds and mortgages	1,046,500 00
For loans on stocks and other securities	1,003,000 00
For stocks and bonds purchased, par value, \$2,061,500; cost, including premiums, commissions, etc	2,358,463 12
For interest (other than interest payments to depositors)..	732 20

For current expenses of the bank, viz.: Salaries.....	\$66,165 87
For expenses of banking house or rent of banking rooms.	6,573 86
For other expenses.....	14,791 82

87,531 55

Other payments, viz.:

Teller's cash short	\$62 00
Premium re-insurance	7 65

69 65

Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	1,693,107 44
--	--------------

\$15,532,975 32

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	102,216
Number of accounts opened and re-opened during the year 1885.....	19,012
Number of accounts closed during the year 1885.....	17,646
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$3,600 00
Number of such accounts which exceed \$3,000.....	300
Average amount of each account January 1, 1886.....	\$414 72
Amount deposited during the year 1885, not including interest credited <i>for</i> that period ...	8,826,950 27
Amount withdrawn during the year 1885	9,343,571 36
Amount of interest credited and paid <i>for</i> the year 1885, and when :	

July, 1885.....	\$767,999 50
January, 1886.....	779,902 56

1,547,902 06

Rate per cent of dividends or interest to depositors during the year 1885, 4 per cent up to \$3,000.

54. BROADWAY SAVINGS INSTITUTION, NEW YORK CITY.

[4 Park place; incorporated 1851.]

FRANCIS A. PALMER, *President*.PETER CUMMING, *Treasurer*.

TRUSTEES.

Francis A. Palmer,
Wade B. Worrall,
John B. Cornell,
Thomas Goadby,
John H. Rogers,H. K. Thurber,
William H. Gedney,
Jacob D. T. Hersey,
James Talcott,
G. Van Nostrand,Abram F. Hazen,
Francis P. Fernald,
John A. Carter,
J. A. Geissenheimer,
Edwin P. Griffin,John H. Morris,
Caleb B. Knevals,
David Jardine,
Peter Cumming,
H. F. Hutchinson.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,485,600 00
 Stock investments, viz.:

Stocks and Bonds:

	Cost.	Par value.	Estimated market value.
United States.....	\$252,875 00	\$240,000 00	\$276,500 00
Cities in this State.....	1,440,171 67	1,219,500 00	1,449,525 00
	<u>\$1,693,046 67</u>	<u>\$1,459,500 00</u>	<u>\$1,726,025 00</u>

1,726,025 00

Amount loaned on stocks as authorized by chapter 409,

Laws of 1882 357,000 00

Cash on deposit in banks or trust companies..... 424,770 07

Cash on hand... 21,227 18

All other assets not included above, viz.: Interest due and
accrued 37,194 78\$4,051,817 03

LIABILITIES.

Amount due depositors \$3,742,534 15

Principal \$3,676,050 09

Interest credited for the six months ending with Decem-
ber 31, 1885 66,484 06

Surplus. 309,282 88

\$4,051,817 03

CASH TRANSACTIONS DURING THE YEAR, 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, .
 1885, before transactions of the day..... \$314,750 29
 From depositors, not including interest credited 1,346,232 20
 From interest on loans, deposits and investments 170,932 98
 From mortgages..... 181,150 00
 From redemption of stocks.. . . . 827,000 00
 From loans repaid 425,000 00

\$3,265,065 47

PAYMENTS.

To depositors, including interest paid to them. \$1,437,084 95
 For loans on bonds and mortgages 278,200 00

For loans on stocks and other securities	\$565,000 00
For stocks and bonds purchased, par value, \$510,000; cost, including premiums, commissions, etc	522,000 00
For interest (other than interest payments to depositors) ..	291 97
For current expenses of the bank, viz.: Salaries	\$11,841 65
For expenses of banking house or rent of banking rooms	4,000 00
For other expenses.....	649 65
	16,491 30
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	445,997 25
	\$3,265,065 47

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	6,057
Number of accounts opened and re-opened during the year 1885.....	1,040
Number of accounts closed during the year 1885	780
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$5,720 00
Number of such accounts which exceed \$3,000.....	39
Average amount of each account January 1, 1886	\$616 79
Amount deposited during the year 1885, not including interest credited <i>for</i> that period.....	1,346,232 20
Amount withdrawn during the year 1885..	1,437,084 95
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885	\$64,663 06
January, 1886.....	66,484 06
	131,148 02

Rate per cent of dividends or interest to depositors during the year
1885, 4 per cent.

55. CITIZENS' SAVINGS BANK, NEW YORK CITY

[56 and 58 Bowery; incorporated 1860.]

E. A. QUINTARD, *President*. HENRY HASLER, *Secretary*.

TRUSTEES.

E. A. Quintard,	George W. Odell,	Geo. H. Penniman,	E. B. Oakley,
Frederick Kühne,	William E. Clark,	Barak G. Coles,	Thomas L. James,
John C. Mills,	George M. Vanderlip,	Charles P. Burdett,	M. W. Cooper,
John W. Pirsson,	Henry Kloppenburg,	John H. Peet,	Arthur W. Sherman,
Louis Naumann,	Ferdinand Fraud,	John L. Dudley,	Charles H. Steinway.
Daniel Butterfield,			

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$4,310,250 00
Stock investments, viz.:	
Stocks and Bonds:	
United States... ..	Cost. Par value. Estimated market value.
District of Columbia, 3-65s.	\$1,000,000 00 \$1,000,000 00 \$1,230,000 00
Maine State.....	300,000 00 300,000 00 342,000 00
Massachusetts State.....	40,000 00 40,000 00 43,200 00
Texas State	398,185 00 398,185 00 437,794 95
Missouri State.	149,000 00 149,000 00 173,940 00
Kansas State	65,000 00 65,000 00 67,600 00
Indiana State.....	122,000 00 122,000 00 156,160 00
Nebraska State.....	185,000 00 185,000 00 185,000 00
	32,000 00 32,000 00 43,200 00

Stocks and Bonds :

	Cost.	Par value.	Estimated market value.
Colorado State	\$78,537 79	\$78,537 79	\$78,537 79
Delaware State.....	20,000 00	20,000 00	20,800 00
Cities in this State.....	1,326,001 60	1,326,001 60	1,458,888 17
Counties in this State.....	515,000 00	515,000 00	582,330 00
	<u>\$4,230,724 39</u>	<u>\$4,230,724 39</u>	<u>\$4,819,450 91</u>

\$4,819,450 91

Amount loaned on stocks as authorized by chapter 409,

Laws of 1882.....	169,000 00
Banking house and lot, cost, \$108,000; estimated present value.	108,000 00
Other real estate, cost, \$59,000; estimated present value...	71,000 00
Cash on deposit in banks or trust companies	836,128 70
Cash on hand.....	203,352 04
All other assets not included above, viz.: Interest due and accrued.....	86,003 92

\$10,603,185 57

LIABILITIES.

Amount due depositors	\$9,590,357 74
Principal	\$9,446,753 80
Interest credited for the six months ending with December 31, 1885.....	143,603 94
Surplus	1,012,827 83
	<u>\$10,603,185 57</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.. . . .	\$912,851 61
From depositors, not including interest credited.....	3,925,742 32
From interest on loans, deposits and investments	446,779 05
From rents from banking house.....	\$5,344 00
From rents from other real estate	1,244 05
	<u>6,588 05</u>
From mortgages	511,400 00
From redemption of stocks.....	20,615 00
From stock sold, par value, \$647,000; amount received therefor.....	693,405 00
From loans repaid	283,400 00
From all other sources, viz.: Insurance advanced.....	6 50
	<u>\$6,800,787 53</u>

PAYMENTS.

To depositors, including interest paid to them....	\$3,771,111 59
For loans on bonds and mortgages	610,350 00
For loans on stocks and other securities	440,000 00
For stocks and bonds purchased, par value, \$739,347.79; cost, including premiums, commissions, etc	829,256 24
For interest (other than interest payments to depositors)..	960 00
For current expenses of the bank, viz.: Salaries.....	\$30,450 00
For expenses of banking house, taxes, insurance, repairs, etc.....	2,537 72
For other expenses	8,418 57
	<u>41,406 29</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	59,000 00

For taxes on real estate, except banking house.....	\$996 00
For repairs and other incidental expenses on real estate, except banking house.....	44 08
Other payments, viz.:	
Taxes and foreclosure expenses on bonds and mort- gages foreclosed.....	\$7,946 59
Registry of United States bonds and express charges...	44 50
Settlement of suit against the bank.....	185 00
Insurance advanced.....	6 50
	8,182 59
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	1,039,480 74
	<u>\$6,800,787 53</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886	25,193
Number of accounts opened and re-opened during the year 1885.....	9,676
Number of accounts closed during the year 1885.....	6,377
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.....	\$4,500 00
Number of such accounts which exceed \$3,000	11
Average amount of each account January 1, 1886.....	\$380 67
Amount deposited during the year 1885, not including interest credited <i>for</i> that period.....	3,925,742 32
Amount withdrawn during the year 1885	3,771,111 59
Amount of interest credited and paid <i>for</i> the year 1885, and when:	
July, 1885.....	\$139,330 00
January, 1886	143,603 94
	<u>282,933 94</u>

Rate per cent of dividends or interest to depositors during the year
1885, $3\frac{1}{2}$ per cent.

56. DRY-DOCK SAVINGS INSTITUTION, NEW YORK CITY.

[341 and 343 Bowery; incorporated 1848.]

CHARLES CURTISS, *President*.

ANDREW MILLS, *Secretary*.

TRUSTEES.

Charles Curtiss,	Frederick Zittill,	John Tiebout,	Robert J. Wright,
Samuel P. Patterson,	Henry C. Perley,	Richard Larremore,	H. E. Crampton,
Garret L. Schuyler,	Jessie J. Davis,	Stephen M. Wright,	Abner B. Mills,
Edwin A. Hopkins,	Joseph W. Clinch,	J. A. Tackaberry,	Charles E. Pell,
Christian Metzgar,	Philip Keiley,	Guy Culgin,	Geo. B. Rhoads,
William Murphy,	James J. Burnet,	Sidney W. Hopkins,	C. T. Galloway.
David J. Taff,			

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$3,515,650 00
Stock investments, viz.:	

Stocks and Bonds:

	Cost.	Par value.	Estimated market value.
United States.....	\$1,291,999 99	\$1,150,000 00	\$1,336,750 00
Connecticut State	64,206 70	60,000 00	64,200 00
Delaware State.....	101,462 69	99,000 00	99,000 00
Indiana State.....	105,727 05	100,000 00	104,500 00
Cities in this State.....	6,400,043 94	5,920,400 00	6,636,200 00
Counties in this State.....	584,795 32	540,500 00	590,320 00
Towns in this State.....	19,000 00	19,000 00	19,000 00
	<u>\$8,567,235 69</u>	<u>\$7,888,900 00</u>	<u>\$8,849,979 00</u>

8,849,979 00

Amount loaned on stocks as authorized by chapter 409, Laws of 1882.....	\$130,000 00
Banking house and lot, cost, \$568,571.31; estimated present value	250,000 00
Cash on deposit in banks or trust companies	338,211 18
Cash on hand.....	326,482 29
All other assets not included above, viz.: Interest due and accrued.....	156,565 72
	<hr/>
	\$13,566,888 19
	<hr/>

LIABILITIES.

Amount due depositors	\$12,328,835 82
Principal	\$12,129,923 26
Interest credited for the six months ending with December 31, 1885	198,912 56
	<hr/>
Surplus ..	1,238,052 37
	<hr/>
	\$13,566,888 19
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$1,832,260 94
From depositors, not including interest credited.....	4,051,885 65
From interest on loans, deposits and investments	547,883 38
From mortgages... ..	182,150 00
From redemption of stocks.....	1,081,500 00
From loans repaid	1,053,000 00
	<hr/>
	\$8,748,679 97
	<hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$3,772,946 26
For loans on bonds and mortgages	805,000 00
For loans on stocks and other securities	708,000 00
For stocks and bonds purchased, par value, \$2,615,500; cost, including premiums, commissions, etc	2,761,658 66
For current expenses of the bank, viz.: Salaries.....	\$25,299 93
For expenses of banking house or rent of banking rooms	6,049 81
For other expenses.....	5,031 84
	<hr/>
	36,381 58
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	664,693 47
	<hr/>
	\$8,748,679 97
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	30,011
Number of accounts opened and re-opened during the year 1885 ..	8,073
Number of accounts closed during the year 1885.....	6,048
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$3,357 50

Number of such accounts which exceed \$3,000	6
Average amount of each account January 1, 1886	\$410 81
Amount deposited during the year 1885, not including interest credited <i>for</i> that period	4,051,885 65
Amount withdrawn during the year 1885	3,772,946 26
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885	\$192,206 70
January, 1886	198,912 56
	<hr/> 391,119 26

Rate per cent of dividends or interest to depositors during the year 1885: 4 per cent on \$500 and under; 3 per cent on excess to \$3,000.

57. EAST RIVER SAVINGS INSTITUTION, NEW YORK CITY.

[3 Chambers street; incorporated 1848.]

WILLIAM H. SLOCUM, *President*.

CHAS. A. WHITNEY, *Secretary*.

TRUSTEES.

W. H. Slocum,	Peter H. Titus,	Hamilton R. Searles,	B. Myers,
John W. Avery,	Thompson Pinckney,	William Montross,	Amasa H. Scoville,
Chas. F. Goodhue,	Nathaniel M. Terry,	Henry L. Slote,	Alfred Barber,
Elias G. Drake,	John N. Hayward,	John H. Waydell,	William C. Smith.
Joshua H. Cort,	Charles Frazier,	Henry T. Nichols,	

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$3,845,200 00
Stock investments, viz.:	

<i>Stocks and Bonds:</i>		Cost.	Par value.	Estimated market value.	
United States.....	\$3,473,057 26	\$3,285,000 00	\$3,917,750 00		
Missouri State.....	19,000 00	20,000 00	20,400 00		
Cities in this State.....	1,081,031 96	1,074,800 00	1,184,976 00		
	<hr/> \$4,573,089 22	<hr/> \$4,379,800 00	<hr/> \$5,123,126 00		
					5,123,126 00
Amount loaned on stocks as authorized by chapter 409, Laws of 1882.....					58,300 00
Banking house and lot, cost, \$45,089.77; estimated present value					50,000 00
Other real estate, cost, \$12,819.34; estimated present value					13,630 00
Cash on deposit in banks or trust companies.					2,110,281 89
Cash on hand.....					158,601 41
All other assets not included above, viz.:					
Interest due and accrued			\$87,380 00		
Rents due and accrued.			700 00		
			<hr/> 88,080 00		
					<hr/> \$11,447,219 30

LIABILITIES.

Amount due depositors.....	\$9,932,580 19
Principal.....	\$9,775,013 19
Interest credited for the six months ending with December 31, 1885.....	157,567 00
	<hr/> 1,514,639 11
Surplus.....	<hr/> \$11,447,219 30

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$2,578,736 06
From depositors, not including interest credited.....	3,227,290 51
From interest on loans, deposits and investments	419,506 58
From rents from banking house.....	\$3,411 00
From rents from other real estate.	683 33
	<hr/>
	4,094 33
From mortgages.....	309,500 00
From redemption of stocks.....	1,401,000 00
From loans repaid.....	48,000 00
From all other sources, viz.:	
Real estate sold	\$34,000 00
Taxes and assessments on mortgaged premises.....	10,302 48
	<hr/>
	44,302 48
	<hr/>
	\$8,032,429 96
	<hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$3,325,167 19
For loans on bonds and mortgages.....	858,400 00
For loans on stocks and other securities.....	9,000 00
For stocks and bonds purchased, par value, \$1,501,000; cost, including premiums, commissions, etc.....	1,501,260 00
For interest (other than interest payments to depositors)..	101 10
For current expenses of the bank, viz.: Salaries.....	\$20,975 00
For expenses of banking house or rent of banking rooms.	3,414 67
For other expenses.	2,085 81
	<hr/>
	26,475 48
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	34,304 84
For taxes on real estate, except banking house... ..	273 25
For repairs and other incidental expenses on real estate, except banking house.....	206 60
Other payments, viz.: Taxes and assessments on mortgaged premises.....	8,358 20
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	2,268,883 30
	<hr/>
	\$8,032,429 96
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	17,417
Number of accounts opened and re-opened during the year 1885.....	2,726
Number of accounts closed during the year 1885	2,419
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record or of a surrogate.....	\$5,900 00
Number of such accounts which exceed \$3,000... ..	18
Average amount of each account January 1, 1886.....	\$570 28
Amount deposited during the year 1885, not including interest credited <i>for</i> that period	3,227,290 51
Amount withdrawn during the year 1885.....	3,325,167 19

Amount of interest credited and paid *for* the year 1885, and when :

July, 1885.....	\$155,333 32	
January, 1886.....	157,567 00	
		<u>\$312,900 32</u>

Rate per cent of dividends or interest to depositors during the year 1885, $3\frac{1}{2}$ per cent.

58. ELEVENTH WARD SAVINGS BANK, NEW YORK CITY.

Closing.

[501 Fifth avenue; incorporated 1869.]

CHARLES E. LOEW, *President*.

JOHN H. TIMMERMAN, *Secretary*.

• TRUSTEES.

Chas. E. Loew,	James R. Breen,	Isaac Wyman,	Henry Waltman,
James Little,	J. Jay Nestell,	Wm. Burns,	Nathan Berliner.
Henry Schumacher,	Alfred G. Nason,		

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$10,500 00
Amount loaned on stocks as authorized by chapter 409, Laws of 1882.....	9,500 00
Cash on deposit in banks or trust companies.....	185 75
Cash on hand.....	305 61
All other assets not included above, viz.:	
Amount loaned on collaterals, viz.....	\$4,500 00
Depositors' pass-books, estimated market value of collaterals, \$5,180.97.	
Interest due and accrued.....	373 34
	<u>4,873 34</u>
	<u>\$25,364 70</u>

• LIABILITIES.

Amount due depositors	\$24,787 19
Principal	\$24,439 86
Interest credited for the six months ending with December 31, 1885	347 33
Surplus	<u>577 51</u>
	<u>\$25,364 70</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$14,618 50
From interest on loans, deposits and investments	1,249 56
From loans repaid	5,000 00
	<u>\$20,868 06</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$18,209 85
---	-------------

For loans on stocks and other securities	\$2,000 00
For interest (other than interest payments to depositors)..	18 19
For current expenses of the bank, viz.: Salaries.	\$100 00
For other expenses.....	48 66
	148 66
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	491 36
	<u>\$20,868 06</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	1,429
Number of accounts closed during the year 1885.....	150
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.....	\$2,944 79
Average amount of each account January 1, 1886.....	17 34
Amount withdrawn during the year 1885.	18,209 85
Amount of interest credited and paid <i>for</i> the year 1885, and when:	
July, 1885.....	\$469 03
January, 1886.. ..	347 33
Paid but not credited at other periods	18 19
	<u>834 55</u>

Rate per cent of dividends or interest to depositors during the year 1885, 3 per cent.

59. EMIGRANT INDUSTRIAL SAVINGS BANK, NEW YORK CITY.

[57 Chambers street; incorporated 1850.]

HENRY L. HOGUET, *President*. DAVID LEDWITH, *Comptroller*.

TRUSTEES.

Henry L. Hoguet,	Jeremiah Devlin,	Henry Amy,	Arthur Leary,
James Olwell,	Bryan Lawrence,	J. A. G. Beales,	John J. Milhaw,
Eugene Kelly,	James Lynch,	Wm. Lummis,	John C. McCarthy,
Edward C. Donnelly,	Robt. J. Hoguet,	Jas. McMahon,	James D. Lynch.
Wm. Von Sachs,	J. R. Floyd,		

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$16,179,388 75		
Stock investments, viz.:			
Stocks and Bonds:			
	Cost.	Par value.	Estimated market value.
United States.....	\$4,797,203 83	\$4,431,000 00	\$5,337,015 00
Missouri State.....	238,662 50	225,000 00	233,940 00
New Hampshire State	347,400 00	315,000 00	342,540 00
Connecticut State	8,570 00	8,000 00	8,240 00
Delaware State	77,990 00	72,000 00	82,200 00
Kentucky State	95,367 50	83,000 00	94,620 00
Maine State	103,348 12	90,000 00	99,000 00
Maryland State	105,418 28	100,000 00	106,500 00
Massachusetts State	214,720 00	191,000 00	220,720 00
Cities in this State.....	9,881,050 96	8,949,100 00	10,966,797 00
Counties in this State.....	85,298 75	79,000 00	85,260 00
	<u>\$15,955,029 94</u>	<u>\$14,543,100 00</u>	<u>\$17,576,832 00</u>
Banking house and lot, cost, \$469,437.87 ; estimated present value.	17,576,832 00		
	366,901 70		

Other real estate, cost, \$24,188.90; estimated present value	\$25,000 00
Cash on deposit in banks or trust companies.....	827,228 23
Cash on hand.....	325,351 31
All other assets not included above, viz.: Interest due and accrued	458,622 76

\$35,759,324 75

LIABILITIES.

Amount due depositors	\$30,124,245 91
Principal.....	\$29,649,347 45
Interest credited for the six months ending with December 31, 1885	474,898 46
Surplus	5,635,078 84

\$35,759,324 75

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$1,065,029 21
From depositors, not including interest credited	9,871,608 47
From interest on loans, deposits and investments.....	1,534,211 43
From rents from banking house.....	\$2,205 16
From rents from other real estate.....	1,848 00
	4,053 16
From mortgages.....	1,550,120 00
From redemption of stocks.....	789,000 00
From all other sources, viz.:	
Part of an assessment refunded by city of New York....	\$2,484 30
Received from sale of old buildings.....	1,675 00
Insurance repaid.....	23 25
	4,182 55
	\$14,818,204 82

PAYMENTS.

To depositors, including interest paid to them.....	\$8,809,468 66
For loans on bonds and mortgages	3,002,650 00
For stocks and bonds purchased, par value, \$1,361,500; cost, including premiums, commissions, etc	1,579,420 89
For interest (other than interest payments to depositors).	9,569 78
For current expenses of the bank, viz.: Salaries.....	\$63,649 68
For expenses of banking house or rent of banking rooms	16,159 78
For other expenses.....	8,213 44
	88,022 90
For taxes on real estate, except banking house.....	439 68
Other payments, viz.:	
Fitting up temporary banking room	\$2,073 92
On account of erection of new bank building	173,951 70
Insurance advanced	27 75
	176,053 37
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day.....	1,152,579 54
	\$14,818,204 82

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886	57,161
Number of accounts opened and re-opened during the year 1885	10,440
Number of accounts closed during the year 1885	7,981
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$20,298 29
Number of such accounts which exceed \$3,000	530
Average amount of each account January 1, 1886	\$527 00
Amount deposited during the year 1885, not including interest credited <i>for</i> that period	9,871,608 47
Amount withdrawn during the year 1885	8,809,468 66
Amount of interest credited and paid <i>for</i> the year 1885, and when:	
July, 1885	\$458,580 15
January, 1886	474,898 46
Credited at other periods	532 49
	<hr/> 934,011 10 <hr/>

Rate per cent of dividends or interest to depositors during the year 1885, 3½ per cent.

60. EQUITABLE SAVINGS INSTITUTION, NEW YORK CITY.

Closing.

[118 West Twenty-third street; incorporated 1869.]

JOHN E. DE WITT, *Special Trustee for Depositors.*

FINANCIAL.

RESOURCES.

Cash on hand	\$151 49
--------------------	----------

LIABILITIES.

Amount due depositors	\$151 49
-----------------------------	----------

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$153 49
--	----------

PAYMENTS.

To depositors, including interest paid to them	\$2 00
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	151 49
	<hr/> \$153 49 <hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886	180
Number of accounts closed during the year 1885	1
Average amount of each account January 1, 1886	\$0 84
Amount withdrawn during the year 1885	2 00

61. EXCELSIOR SAVINGS BANK, NEW YORK CITY.

[118 West Twenty-third street; incorporated 1869.]

GEORGE C. WALDO, *President.*

HENRY KONIG, JR., *Secretary.*

TRUSTEES.

George C. Waldo,	William J. Roome,	John C. Gulick,	Henry Konig, Jr.,
James S. Barron,	James C. Gulick,	F. B. Lawson,	Amzi Dodd.
Edward S. Merrifield,	H. S. Osborn,	Walter E. Corwin,	

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$225,800 00
Stock investments, viz.:	

<i>Stocks and Bonds :</i>			
	Cost.	Par value.	Estimated market value.
United States.....	\$24,350 00	\$20,000 00	\$24,625 00
Maryland State	52,000 00	48,700 00	52,500 00
Cities in this State	30,333 75	25,000 00	31,230 00
Towns in this State.....	18,387 50	17,000 00	19,650 00
Villages in this State.....	8,250 00	7,500 00	8,700 00
	<u>\$133,321 25</u>	<u>\$118,200 00</u>	<u>\$136,705 00</u>

Amount loaned on stocks as authorized by chapter 409, Laws of 1882	7,500 00
Cash on deposit in banks or trust companies.....	10,970 46
Cash on hand.....	4,493 44
All other assets not included above, viz.:	
Interest due and accrued.....	\$4,012 84
Fixtures.....	5,134 58
	<u>9,147 42</u>
	<u>\$394,616 32</u>

LIABILITIES.

Amount due depositors	\$379,341 57
Principal.....	\$372,794 36
Interest credited for the six months ending with December 31, 1885.....	6,547 21
	<u>15,274 75</u>
Surplus	<u>\$394,616 32</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$9,692 74
From depositors, not including interest credited.....	321,671 03
From interest on loans, deposits and investments	17,495 41
From rents from banking house, leased.....	450 00
From mortgages.....	134,750 00
From stock sold, par value, \$173,000; amount received therefor	202,778 00
From loans repaid	500 00
From all other sources, viz.: Insurance.....	45 50
	<u>\$687,382 68</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$290,708 28
For loans on bonds and mortgages	166,000 00
For loans on stocks and other securities	6,500 00
For stocks and bonds purchased, par value, \$180,200; cost, including premiums, commissions, etc	201,941 25
For interest (other than interest payments to depositors)..	272 80
For current expenses of the bank, viz.: Salaries.....	\$2,700 00
For expenses of banking house or rent of banking rooms.	1,666 60
For other expenses.....	1,684 35
	6,050 95
Other payments, viz.:	
Insurance	\$45 50
Rent	400 00
	445 50
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	15,463 90
	\$687,382 68

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	1,896
Number of accounts opened and re-opened during the year 1885.....	478
Number of accounts closed during the year 1885.....	338
Largest amount due any one depositor January 1, 1886, <i>ex- clusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$3,000 00
Average amount of each account January 1, 1886.....	200 07
Amount deposited during the year 1885, not including in- terest credited <i>for</i> that period ..	321,671 03
Amount withdrawn during the year 1885.....	290,708 28
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885.....	\$5,675 10
January, 1886.....	6,547 21
	12,222 31

Rate per cent of dividends or interest to depositors during the year
1885, 4 per cent.

62. FRANKLIN SAVINGS BANK, NEW YORK CITY.

[658 Eighth avenue; incorporated 1860.]

CHARLES E. HYATT, *President*. WM. G. CONKLIN, *Secretary*.

TRUSTEES.

George H. Beyer,	Abraham Ayres,	John S. Sill,	George G. Rockwood,
George Crouch,	J. H. G. Hildebrand,	Wm. H. Van Kleeck,	John I. Smith,
William H. Waring,	William M. McLaury,	Joseph H. Chapman,	Archibald Turner,
John L. Campbell,	Wel. G. Hitchcock,	Charles E. Hyatt,	Bernard Karsch.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$845,250 00
---------------------------	--------------

Stock investments, viz.:

<i>Stocks and Bonds :</i>			
	Cost.	Par value.	Estimated market value.
United States.....	\$258,375 00	\$250,000 00	\$310,000 00
Cities in this State.....	1,688,132 48	1,352,700 00	1,881,290 00
Counties in this State.....	5,175 00	5,000 00	6,700 00
	<u>\$1,951,682 48</u>	<u>\$1,608,700 00</u>	<u>\$2,197,990 00</u>
			\$2,197,990 00
Amount loaned on stocks as authorized by chapter 409, Laws of 1882.....			700 00
Banking house and lot, cost, \$63,412.42; estimated present value.....			35,000 00
Cash on deposit in banks or trust companies.....			185,743 99
Cash on hand.....			13,049 99
All other assets not included above, viz.: Interest due and accrued			43,410 35
			<u>\$3,321,144 33</u>

LIABILITIES.

Amount due depositors	\$2,834,893 75
Principal	\$2,793,164 73
Interest credited for the six months ending with December 31, 1885	41,729 02
	<u>486,250 58</u>
Surplus	<u>\$3,321,144 33</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$133,668 93
From depositors, not including interest credited	1,725,874 63
From interest on loans, deposits and investments.....	130,068 70
From rents from banking house.....	930 00
From mortgages.....	43,500 00
From stock sold, par value, \$246,700; amount received therefor.....	289,757 50
From all other sources, viz.: Correction of error in credit of interest.	5 60
	<u>\$2,323,805 36</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,534,379 30
For loans on bonds and mortgages	168,700 00
For loans on stocks and other securities	700 00
For stocks and bonds purchased, par value, \$298,900; cost, including premiums, commissions, etc	406,475 75
For interest (other than interest payments to depositors)..	2,995 63
For current expenses of the bank, viz.: Salaries..	\$9,462 00
For expenses of banking house or rent of banking rooms.....	1,271 30
For other expenses.....	1,021 80
	<u>11,755 10</u>

Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	\$198,793 98
	<hr/>
	\$2,323,805 36
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886	13,660
Number of accounts opened and re-opened during the year 1885.....	4,121
Number of accounts closed during the year 1885	3,048
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$4,033 10
Number of such accounts which exceed \$3,000.....	24
Average amount of each account January 1, 1886	\$207 53
Amount deposited during the year 1885, not including interest credited <i>for</i> that period.....	1,725,874 63
Amount withdrawn during the year 1885.....	1,534,379 30
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885	\$39,685 55
January, 1886.....	41,729 02
	<hr/>
	81,414 57
	<hr/>

Rate per cent of dividends or interest to depositors during the year 1885, 3½ per cent.

63. GERMAN SAVINGS BANK IN THE CITY OF NEW YORK.

[No. 157 Fourth avenue; incorporated 1859.]

PHILIP BISSINGER, *President*. GUSTAV F. AMTHOR, *Treasurer*.

TRUSTEES.

Philip Bissinger,	William Steinway,	Edward Salomon,	Gustav H. Schwab,
Otto Ernst,	B. Westermann,	George H. Moller,	Alfred Roelker,
Robert Schell,	Emil Olbermann,	Charles Unger,	Karl Meissner,
Charles Hauselt,	Carl Rose,	William Mertens,	E. Fleitmann,
Ernst Bredt,	Rud. Pagenstecher,	Frederick Wiebusch,	Gust Hoyer.
Hugo Wessendonck,	Gottlob Gunther,	Julius W. Brunn,	

FINANCIAL.

RESOURCES.

Bonds and mortgages.				\$9,688,064 10
Stock investments, viz. :				
<i>Stocks and Bonds:</i>				
	Cost.	Par value.	Estimated market value.	
United States.....	\$2,650,000 00	\$2,650,000 00	\$3,141,250 00	
Missouri State.....	35,000 00	35,000 00	36,730 00	
Texas State	313,513 70	300,000 00	375,000 00	
Indiana State.. ..	518,757 94	500,000 00	518,500 00	
	<hr/>	<hr/>	<hr/>	
	\$3,517,271 64	\$3,485,000 00	\$4,071,480 00	
	<hr/>	<hr/>	<hr/>	
				4,071,480 00
Amount loaned on stocks as as authorized by chapter 409, Laws of 1882.....				3,066,500 00
Banking house and lot, cost, \$557,136.70; estimated present value.....				325,000 00
Other real estate, cost, \$106,112.96: estimated present value.....				200,000 00
Cash on deposit in banks or trust companies.....				2,232,982 63
Cash on hand				550,470 47

All other assets not included above, viz.:

Interest due and accrued.....	\$179,069 43	
Rents accrued.....	987 90	
		<u>\$180,057 33</u>

\$20,314,554 53

LIABILITIES.

Amount due depositors \$18,805,034 63

Principal	\$18,480,499 86	
Interest credited for the six months ending with December 31, 1885	324,534 77	

Surplus 1,509,519 90

\$20,314,554 53

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$3,777,269 91	
From depositors, not including interest credited.....	7,115,964 33	
From interest on loans, deposits and investments	726,976 05	
From rents from banking house.....	\$13,698 75	
From rents from other real estate.....	570 00	
		<u>14,268 75</u>
From mortgages... ..	766,122 92	
From redemption of stocks.....	2,000,000 00	
From loans repaid.....	3,057,000 00	
		<u>\$17,457,601 96</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$5,615,016 68	
For loans on bonds and mortgages	1,679,937 92	
For loans on stocks and other securities	4,805,000 00	
For stocks and bonds purchased, par value, \$2,500,000; cost, including premiums, commissions, etc.	2,518,757 94	
For current expenses of the bank, viz.: Salaries.	\$39,129 50	
For expenses of banking house or rent of banking rooms.	5,830 80	
For other expenses.....	6,663 06	
		<u>51,623 36</u>
For taxes on real estate, except banking house.....	1,880 52	
For repairs and other incidental expenses on real estate, except banking house.....	42 50	
Other payments, viz.:		
Assessments on real estate	\$1,849 94	
Cash short.....	40 00	
		<u>1,889 94</u>

Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	2,783,453 10	
		<u>\$17,457,601 96</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886	48,484
Number of accounts opened and re-opened during the year 1885	12,286
Number of accounts closed during the year 1885	7,890
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$5,000 00
Number of such accounts which exceed \$3,000	19
Average amount of each account January 1, 1886	\$387 86
Amount deposited during the year 1885, not including interest credited <i>for</i> that period	7,115,964 33
Amount withdrawn during the year 1885	5,615,016 68
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885	\$302,324 49
January, 1886	524,534 77
	626,859 26

Rate per cent of dividends or interest to depositors during the year 1885, 4 per cent on sums of \$5 to \$3,000.

64. GREENWICH SAVINGS BANK, NEW YORK CITY.

[71 to 75 Sixth avenue; incorporated 1833.]

JOHN HARSEN RHOADES, *President*. CLINTON GILBERT, *Secretary*.

TRUSTEES.

Clinton Gilbert,	Thomas Gardiner,	John S. McLean,	Julius Catlin, Jr.,
Isaac N. Phelps,	Samuel B. Van Dusen,	Edward Oothout,	Wm. Moir,
Effingham Townsend,	P. Van Valkenburgh,	Joseph H. Gray,	Geo. Bliss,
John S. Dickerson,	Alex. McLeod Agnew,	John Wilson,	Fred'k H. Cossitt,
Dan. H. Arnold,	John A. Stewart,	Chas. G. Landon,	Arthur B. Graves,
Wm. Remsen,	Lowell Lincoln,	Wm. L. Jenkins,	Fred'k P. Olcott,
John Harsen Rhoades,	Chas. P. Daly,	Chas. A. Davison,	Edward N. Tailer,
David Wagstaff,	Jos. W. Goddard,	J. B. M. Grosvenor,	John L. Riker.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$8,067,209 16
Stock investments, viz.:

<i>Stocks and Bonds:</i>		Estimated	
	Cost.	Par value.	market value.
United States.	\$6,607,698 49	\$6,166,000 00	\$7,382,055 00
New York State.....	418,958 85	416,000 00	467,417 50
Pennsylvania State	65,885 16	60,000 00	62,625 00
Maine State	142,365 47	133,200 00	143,118 00
New Hampshire State.....	302,179 90	276,000 00	311,265 00
Massachusetts State.....	415,116 14	388,000 00	446,218 75
Rhode Island State.....	167,329 69	153,000 00	180,922 50
Connecticut State	274,923 60	257,000 00	274,090 00
Ohio State.....	102,779 92	98,515 00	99,828 53
Missouri State..	186,804 05	189,000 00	205,172 50
New Jersey State ,	16,385 99	15,000 00	15,850 00
Delaware State	343,826 25	331,000 00	339,741 25
Cities in this State.....	2,336,427 48	2,210,000 00	2,776,896 25
Counties in this State.....	231,129 00	226,000 00	247,965 00
	\$11,611,709 99	\$10,918,715 00	\$12,953,165 28

Amount loaned on stocks as authorized by chapter 409, Laws of 1882, 100,000 00
Banking house and lot, cost, \$136,685.64; estimated present value 100,000 00

Cash on deposit in banks or trust companies.....	\$1,273,875 82
Cash on hand.....	132,666 57
All other assets not included above, viz.: Interest due and accrued.....	253,020 91
	<hr/>
	\$22,879,937 74
	<hr/>

LIABILITIES.

Amount due depositors.....	\$19,206,780 71
Principal ..	\$18,898,843 10
Interest credited for the six months ending with December 31, 1885.....	307,937 61
	<hr/>
Other liabilities, viz.: Expenses incurred but unpaid.	1,303 97
Surplus	3,671,853 06
	<hr/>
	\$22,879,937 74
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$1,505,045 87
From depositors, not including interest credited.....	4,181,168 33
From interest on loans, deposits and investments	915,511 03
From mortgages	512,875 00
From redemption of stocks.....	322,700 00
From loans repaid	456,000 00
From all other sources, viz.:	
Considerations for accepting payment of bonds and mortgages before due	\$1,955 83
Insurance reimbursed	24 00
	<hr/>
	1,979 83
	<hr/>
	\$7,895,280 06
	<hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$4,299,313 37
For loans on bonds and mortgages.....	1,006,826 16
For stocks and bonds purchased, par value, \$927,600; cost, including premiums, commissions, etc.	1,123,083 54
For interest (other than interest payments to depositors) ..	2,056 16
For current expenses of the bank, viz.: Salaries	\$46,002 66
For expenses of banking house or rent of banking rooms.....	5,890 26
For other expenses.....	5,541 42
	<hr/>
	57,434 44
Other payments, viz.: Insurance advanced	24 00
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	1,406,542 39
	<hr/>
	\$7,895,280 06
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	45,426
Number of accounts opened and re-opened during the year 1885	7,015
Number of accounts closed during the year 1885.....	7,077

Largest amount due any one depositor January 1, 1886, exclusive of interest, and of any deposits made by order of a court of record, or of a surrogate	\$3,870 71
Number of such accounts which exceed \$3,000	366
Average amount of each account January 1, 1886.	\$422 81
Amount deposited during the year 1885, not including in- terest credited for that period	4,181,168 33
Amount withdrawn during the year 1885	4,299,313 37
Amount of interest credited and paid for the year 1885, and when :	
July, 1885.....	\$301,509 96
January, 1886.....	307,937 61
	<hr/> 609,447 57 <hr/>

Rate per cent of dividends or interest to depositors during the year 1885, 3½ per cent.

65. HARLEM SAVINGS BANK, NEW YORK CITY.

[2281 Third avenue; incorporated 1863.]

THOMAS B. TAPPEN, *President.* L. HOMER HART, *Secretary.*

TRUSTEES.

Thomas B. Tappen,	George Ebert,	C. W. Van Voorhis,	Silas A. Brush,
Edward A. Reid,	Charles B. Tooker,	Reuben Mapelsden,	Michael Duff,
Adam Harrmann,	Isaac Rosenbourg,	John Freutnight,	William H. Colwell.
John Balmore,			

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$953,760 00
Stock investments, viz.:	

<i>Stocks and Bonds :</i>		Cost.	Par value.	Estimated market value.	
United States....	\$210,787 50	\$180,100 00	\$220,372 00		
District of Columbia, 6s....	6,375 00	5,000 00	6,375 00		
New York State.....	11,353 43	9,750 00	11,310 00		
Missouri State.....	63,209 40	59,000 00	63,130 00		
Texas State.....	83,945 00	67,000 00	83,860 00		
Cities in this State.....	513,608 97	436,500 00	527,355 00		
Counties in this State.....	107,600 00	104,000 00	111,520 00		
Towns in this State.....	160,847 50	151,500 00	159,880 00		
	<hr/> \$1,157,726 80	<hr/> \$1,012,850 00	<hr/> \$1,183,802 00		
					1,183,802 00
Banking house and lot, cost, \$46,500; estimated present value.....					38,500 00
Other real estate, cost, \$5,451.53; estimated present value.					5,451 53
Cash on deposit in banks or trust companies.....					233,570 11
Cash on hand.					13,603 75
All other assets not included above, viz. :					
Interest due and accrued.....			\$30,604 53		
Georgia State bonds, cost, \$62,525; par value, \$60,000; market value.....			62,400 00		
North Carolina bonds, cost, \$1,500; par value, \$1,800; market value.....			1,620 00		
			<hr/> 94,624 53		
					<hr/> \$2,523,311 92 <hr/>

LIABILITIES.

Amount due depositors.. ..	\$2,330,634 39
----------------------------	----------------

Principal	\$2,294,338 58	
Interest credited for the six months ending with December 31, 1885.....	36,295 81	
Surplus.....		\$192,677 53
		<u>\$2,523,311 92</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$141,488 15
From depositors, not including interest credited.....	1,803,192 15
From interest on loans, deposits and investments	108,194 66
From rents from banking house.....	1,663 37
From mortgages.. ..	124,905 76
From stock sold, par value, \$23,000; amount received therefor	31,770 00
	<u>\$2,211,214 09</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,508,784 60
For loans on bonds and mortgages	241,750 00
For stocks and bonds purchased, par value, \$164,350; cost, including premiums, commissions, etc.....	192,496 39
For interest (other than interest payments to depositors)..	10,150 43
For current expenses of the bank, viz.: Salaries.....	\$8,533 33
For expenses of banking house or rent of banking rooms. .	679 33
For other expenses.....	1,590 95
	<u>10,803 61</u>
For taxes on real estate, except banking house.....	55 20
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	247,173 86
	<u>\$2,211,214 09</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	11,661
Number of accounts opened and re-opened during the year 1885	2,932
Number of accounts closed during the year 1885 ..	1,433
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$8,494 00
Number of such accounts which exceed \$3,000	19
Average number of each account January 1, 1886.....	\$199 87
Amount deposited during the year 1885, not including interest credited <i>for</i> that period.....	1,803,192 15
Amount withdrawn during the year 1885.....	1,508,784 60
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885	\$31,544 23
January, 1886	36,295 81
	<u>70,840 09</u>

Rate per cent of dividends or interest to depositors during the year 1885, 3 and 4 per cent.

66. INSTITUTION FOR THE SAVINGS OF MERCHANTS' CLERKS, NEW YORK CITY.

[20 Union square; incorporated 1850.]

ANDREW WARNER, *President*.

WM. T. LAWRENCE, *Secretary*.

TRUSTEES.

George C. Wood,	Walter T. Miller,	Edward M. Townsend,	N. Denton Smith,
William H. Guion,	Andrew C. Armstrong,	Hewlett Scudder,	Thomas J. Davis,
James M. Constable,	George G. Williams,	Albert M. Patterson,	Robert M. Strebeigh.
George A. Robbins,	Egerton L. Winthrop,	Andrew Warner,	

FINANCIAL.

RESOURCES.

Bonds and mortgages \$2,627,450 00
 Stock investments, viz. :

Stocks and Bonds:

	Cost,	Par value.	Estimated market value.
United States.....	\$2,066,062 50	\$1,980,000 00	\$2,272,725 00
New York State.....	170,801 84	150,000 00	157,500 00
Massachusetts State.....	100,375 00	100,000 00	110,000 00
Cities in this State.....	538,663 67	537,200 00	552,480 00
Counties in this State.....	5,604 00	5,000 00	5,404 00
	\$2,881,507 01	\$2,772,200 00	\$3,098,109 00

3,098,109 00

Banking house and lot, cost, \$90,000; estimated present value.....

90,000 00

Cash on deposit in banks or trust companies.....

353,215 47

Cash on hand.....

44,860 22

All other assets not included above, viz.:

Interest due and accrued.....	\$45,222 25
Rents due and accrued.....	937 50

46,159 75

\$6,259,794 44

LIABILITIES.

Amount due depositors..... \$5,508,422 33

Principal.....	\$5,408,139 47
----------------	----------------

Interest credited for the six months ending with Decem- ber 31, 1885.....	100,282 86
--	------------

Surplus 751,372 11

\$6,259,794 44

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$309,037 38
From depositors, not including interest credited.....	1,637,208 57
From interest on loans, deposits and investments.....	243,598 16
From rents from banking house.....	5,587 33
From mortgages.....	95,000 00

From redemption of stocks.....	\$50,000 00
From all other sources, viz.: Profit and loss	23 76
	<hr/>
	\$2,340,455 20
	<hr/>

PAYMENTS.

To depositors, including interest paid to them	\$1,654,387 53
For loans on bonds and mortgages	262,500 00
For current expenses of the bank, viz.: Salaries.....	\$20,604 40
For expenses of banking house or rent of banking rooms.	3,367 61
For other expenses.....	1,434 97
	<hr/>
	25,406 98
Other payments, viz.: Cash short	85 00
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	398,075 69
	<hr/>
	\$2,340,455 20
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886	13,194
Number of accounts opened and re-opened during the year 1885	1,581
Number of accounts closed during the year 1885.....	1,419
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$3,813 20
Number of such accounts which exceed \$3,000	5
Average amount of each account January 1, 1886.....	\$417 49
Amount deposited during the year 1885, not including interest credited <i>for</i> that period	1,637,208 57
Amount withdrawn during the year 1885	1,654,387 53
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885.....	\$97,550 97
January, 1886.....	100,282 86
	<hr/>
	197,833 83
	<hr/>

Rate per cent of dividends or interest to depositors during the year 1885, 4 per cent on sums of \$5 to \$2,000.

67. IRVING SAVINGS INSTITUTION, NEW YORK CITY.

[96 Warren street; incorporated 1851.]

JOHN CASTREE, *President*.

CLARENCE D. HEATON, *Secretary*.

TRUSTEES.

J. Castree,	J. A. Hardenbergh,	F. Meyer,	D. B. Halstead,
J. Romer,	J. E. Hedges,	S. Burkhalter,	T. Stillman,
J. L. Jewett,	A. G. Bogert,	R. Seaman,	J. K. Lasher,
C. D. Heaton,	E. C. Korner,	W. H. B. Totten,	L. I. Seaman,
A. Wakeman,	W. E. Corey,	I. Odell,	C. W. Miller,
C. D. Van Wagenen,	C. J. Blauvelt,	H. Demarest,	D. B. Moses,
D. M. Demarest,	W. R. Mitchell,	M. Gerdes,	W. H. Duckworth.
J. Rogers,			

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$2,326,800 00
--------------------------	----------------

Stock investments, viz.:

<i>Stocks and Bonds:</i>			
	Cost.	Par value.	Estimated market value.
United States.....	\$2,865,404 42	\$2,650,000 00	\$3,207,875 00
Cities in this State.....	204,778 00	201,600 00	201,680 00
Counties in this State.....	50,330 40	48,000 00	51,360 00
	<u>\$3,120,512 82</u>	<u>\$2,899,600 00</u>	<u>\$3,460,915 00</u>

Banking house and lot, cost, \$24,000; estimated present value.	24,000 00
Cash on deposit in banks or trust companies.....	384,673 63
Cash on hand.....	190,668 72
All other assets not included above, viz.: Interest due and accrued	65,272 75
	<u>\$6,452,330 10</u>

LIABILITIES.

Amount due depositors	\$5,685,630 55
Principal	\$5,583,020 03
Interest credited for the six months ending with December 31, 1885	102,610 52
	<u>766,699 55</u>
Surplus	<u>\$6,452,330 10</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day... ..	\$546,277 42
From depositors, not including interest credited.....	1,824,694 23
From interest on loans, deposits and investments	239,015 22
From rents from banking house.....	450 00
From mortgages.....	118,700 00
From redemption of stocks	100,000 00
From loans repaid	2,000 00
	<u>\$2,831,136 87</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,685,375 46
For loans on bonds and mortgages	451,700 00
For stocks and bonds purchased, par value, \$100,000; cost, including premiums, commissions, etc	100,000 00
For current expenses of the bank, viz.: Salaries.....	\$16,250 00
For expenses of banking house or rent of banking rooms.....	713 12
For other expenses	1,755 94
	<u>18,719 06</u>
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	575,342 35
	<u>\$2,831,136 87</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	10,963
--	--------

Number of accounts opened and re-opened during the year 1885.....	1,674
Number of accounts closed during the year 1885	1,193
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.	\$7,584 59
Number of such accounts which exceed \$3,000	118
Average amount of each account January 1, 1886	\$518 62
Amount deposited during the year 1885, not including interest credited <i>for</i> that period	1,824,694 23
Amount withdrawn during the year 1885	1,685,375 46
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885.....	\$99,230 20
January, 1886.....	102,610 52
	<hr/> 201,840 72 <hr/>

Rate per cent of dividends or interest to depositors during the year 1885, 4 per cent.

68. MANHATTAN SAVINGS INSTITUTION, NEW YORK CITY.

[644 and 646 Broadway; incorporated 1850.]

EDWARD SCHELL, *President*.C. F. ALVORD, *Secretary*.

TRUSTEES.			
Edward Schell,	P. Van Zandt Lane,	R. G. Remsen,	H. M. Taber,
H. J. Bowen,	L. B. Loder,	Henry Stokes,	W. J. Valentine,
D. C. Hays,	J. M. McLean,	Benj. L. Swan, Jr.,	J. H. Watson,
Edward King,	I. J. Oliver,	H. B. Stokes,	E. A. Walton.

FINANCIAL.			
RESOURCES.			
Bonds and mortgages			\$2,387,329 76
Stock investments, viz.:			
<i>Stocks and Bonds :</i>			
	Cost.	Par value.	Estimated market value.
United States.....	\$1,804,233 33	\$1,705,000 00	\$1,865,500 00
Cities in this State.....	483,700 00	472,700 00	513,108 00
	<hr/> \$2,287,933 33	<hr/> \$2,177,700 00	<hr/> \$2,378,608 00
Amount loaned on stocks as authorized by chapter 409, Laws of 1882.....			2,378,608 00
Banking house and lot, cost, \$170,000; estimated present value.....			458,300 00
Other real estate, cost, \$241,193.03; estimated present value.			200,000 00
Cash on deposit in banks or trust companies.....			255,900 00
Cash on hand.....			1,093,951 33
All other assets not included above, viz.: Interest due and accrued			47,666 87
Also contingent assets of \$193,000, being coupon bonds stolen from the bank.			43,554 47
			<hr/> \$6,865,310 43 <hr/>
LIABILITIES.			
Amount due depositors			\$6,266,581 63

Principal	\$6,173,196 66	
Interest credited for the six months ending with December 31, 1885	93,384 97	
Surplus		\$598,728 80
		<u>\$6,865,310 43</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$1,385,411 47
From depositors, not including interest credited	2,384,669 17
From interest on loans, deposits and investments	241,567 77
From rents from banking house	\$6,800 00
From rents from other real estate	5,783 72
	<u>12,583 72</u>
From mortgages	188,239 08
From redemption of stocks ..	1,800,000 00
From loans repaid ..	902,500 00
From all other sources, viz.: Real estate sold	8,000 00
	<u>\$6,922,971 21</u>

PAYMENTS.

To depositors, including interest paid to them	\$2,363,811 30
For loans on bonds and mortgages	352,000 00
For loans on stocks and other securities	640,100 00
For stocks and bonds purchased, par value, \$2,300,000; cost, including premiums, commissions, etc ..	2,379,345 83
For interest (other than interest payments to depositors) ..	979 17
For current expenses of the bank, viz.: Salaries	\$22,250 00
For expenses of banking house or rent of banking rooms	5,435 46
For other expenses	8,287 87
	<u>35,973 33</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank	1,937 57
For taxes on real estate, except banking house	5,019 96
For repairs and other incidental expenses on real estate, except banking house	2,063 21
Other payments, viz.:	
Settlement of claim	\$100 00
Cash short	22 64
	<u>122 64</u>
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	1,141,618 20
	<u>\$6,922,971 21</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886	14,944
Number of accounts opened and and re-opened during the year 1885	2,535
Number of accounts closed during the year 1885	2,377
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$4,070 00

Number of such accounts which exceed \$3,000	3
Average amount of each account January 1, 1886	\$419 33
Amount deposited during the year 1885, not including interest credited <i>for</i> that period	2,384,669 17
Amount withdrawn during the year 1885	2,363,811 30
Amount of interest credited and paid <i>for</i> the year 1885, and when:	
July, 1885	\$93,850 31
January, 1886	93,384 97
	<hr/> 187,235 28

Rate per cent of dividends or interest to depositors during the year 1885: $3\frac{1}{2}$ per cent on \$2,000 and under; 3 per cent on excess to \$3,000.

69. METROPOLITAN SAVINGS BANK, NEW YORK CITY.

[1 and 3 Third avenue; incorporated 1852.]

S. W. SNEDEN, *President*.

GEO. N. CONKLIN, *Secretary*.

TRUSTEES.

Waldo Hutchins,	Francis B. O'Connor,	William Burrell,	Andrew L. Taylor,
Samuel Rayner,	S. W. Sneden,	Carl Pfeiffer,	John S. Spencer,
William S. Thorn,	George N. Conklin,	Aug. S. Hutchins,	William Sherer.
Charles H. Adams,			

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$2,055,800 00
Stock investments, viz.:	

Stocks and Bonds:

	Cost.	Par value.	Estimated market value.
United States.....	\$1,047,125 00	\$1,012,000 00	\$1,235,275 00
District of Columbia, 3-65s.	180,575 00	155,000 00	177,442 71
Missouri State.....	58,608 30	55,000 00	57,750 00
Cities in this State.....	77,490 97	73,000 00	78,150 00
	<hr/> \$1,363,799 27	<hr/> \$1,295,000 00	<hr/> \$1,548,617 71

1,548,617 71

Amount loaned on stocks as authorized by chapter 409,

Laws of 1882..... 500 00

Banking house and lot, cost, \$243,364.71; estimated present value .. 150,000 00

Other real estate, cost, \$4,236.75; estimated present value. 3,000 00

Cash on deposit in banks or trust companies..... 451,338 85

Cash on hand..... 95,925 02

All other assets not included above, viz.:

Interest due and accrued	\$26,886 66
Rents accrued.....	937 50

27,824 16

\$4,333,005 74

LIABILITIES.

Amount due depositors..... \$3,968,618 78

Principal..... \$3,906,607 38

Interest credited for the six months ending with December 31, 1885

62,011 40

Surplus 364,386 96

\$4,333,005 74

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$581,664 69
From depositors, not including interest credited.....	1,248,594 07
From interest on loans, deposits and investments	172,352 74
From rents from banking house.....	\$5,523 43
From rent from other real estate.....	1,303 08
	<hr/>
	6,826 51
From mortgages	254,350 00
From redemption of stocks ..	507,000 00
From all other sources, viz.: Real estate sold.....	21,717 64
	<hr/>
	\$2,792,505 65

PAYMENTS.

To depositors, including interest paid to them	\$1,321,189 74
For loans on bonds and mortgages	229,450 00
For loans on stocks and other securities	500 00
For stocks and bonds purchased, par value, \$610,000; cost, including premiums, commissions, etc	674,308 30
For current expenses of the bank, viz.: Salaries	\$13,800 00
For expenses of banking house or rent of banking rooms.	2,822 56
For other expenses.....	2,450 10
	<hr/>
	19,072 66
For taxes on real estate, except banking house	62 03
For repairs and other incidental expenses on real estate except banking house.....	659 05
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	547,263 87
	<hr/>
	\$2,792,505 65

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886	9,143
Number of accounts opened and re-opened during the year 1885.....	1,362
Number of accounts closed during the year 1885	1,234
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$9,500 00
Number of such accounts which exceed \$3,000	2
Average amount of each account January 1, 1886	\$434 06
Amount deposited during the year 1885, not including interest credited <i>for</i> that period.....	1,248,594 07
Amount withdrawn during the year 1885.....	1,321,189 74
Amount of interest credited and paid <i>for</i> the year 1885, and when:	
July, 1885.....	\$66,158 73
January, 1886	62,011 40
	<hr/>
	128,170 13

Rate per cent of dividends or interest to depositors during the year 1885: July, on \$1,000 4 per cent; 3 per cent on excess; January, 1886, 3½ per cent on all.

70. NEW YORK SAVINGS BANK, NEW YORK CITY.

[81 Eighth avenue; incorporated 1854.]

STEPHEN W. JONES, *President*.

FREDERICK HUGHSON, *Treasurer*.

TRUSTEES.

Rufus H. Wood,	Benj. Blackledge,	William H. Jackson,	Ewen McIntyre,
Frederick Hughson,	John Webber,	Samuel Hall,	Andrew J. Campbell,
Richard H. Bull,	Stephen W. Jones,	Archibald M. Pentz,	Peter A. Welch.
Edward M. Voorhees,			

FINANCIAL.

RESOURCES.

Bonds and mortgages .. \$2,627,250 00
Stock investments, viz.:

<i>Stocks and Bonds:</i>		Cost.	Par value.	Estimated market value.	
United States.....	\$539,442 80	\$522,000 00	\$661,825 00		
New York State.....	15,476 00	13,900 00	14,825 00		
Michigan State.....	13,955 50	14,000 00	16,170 00		
Missouri State	26,430 00	24,000 00	29,850 00		
Delaware State.....	101,000 00	100,000 00	102,500 00		
Cities in this State.....	2,077,908 92	1,815,000 00	2,439,721 50		
Counties in this State.....	423,847 25	384,200 00	452,419 00		
Towns in this State.....	150,190 09	158,700 00	167,050 00		
	<u>\$3,348,250 56</u>	<u>\$3,031,800 00</u>	<u>\$3,884,360 50</u>		3,884,360 50
Amount loaned on stocks as authorized by chapter 409, Laws of 1882.....					10,000 00
Banking house and lot, cost, \$91,000; estimated present value.....					91,000 00
Cash on deposit in banks or trust companies.....					471,339 78
Cash on hand.....					49,554 92
All other assets not included above, viz.: Interest due and accrued					83,654 16
					<u>\$7,217,159 36</u>

LIABILITIES.

Amount due depositors.....	\$5,746,276 07
Principal	\$5,643,246 22
Interest credited for the six months ending with December 31, 1885	103,029 85
Surplus.....	1,470,883 29
	<u>\$7,217,159 36</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$541,574 07
From depositors, not including interest credited.....	2,008,079 03
From interest on loans, deposits and investments	280,435 04
From rents from banking house.....	3,460 00
From mortgages.....	210,914 40
From redemption of stocks	139,900 00

From stock sold, par value, \$7,000; amount received therefor	\$7,245 00
From loans repaid.....	300 00
From all other sources, viz.: Real estate sold	1,500 00
	<hr/>
	\$3,193,407 54
	<hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,877,660 60
For loans on bonds and mortgages	621,014 40
For stocks and bonds purchased, par value, \$140,900; cost, including premiums, commissions, etc.	152,357 05
For interest (other than interest payments to depositors)..	1,895 99
For current expenses of the bank, viz.: Salaries.....	\$16,740 00
For expenses of banking house or rent of banking rooms.	1,430 36
For other expenses.....	1,362 01
	<hr/>
	19,532 37
For taxes on real estate, except banking house.....	52 43
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	520,894 70
	<hr/>
	\$3,193,407 54
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	15,003
Number of accounts opened and re-opened during the year 1885.....	3,064
Number of accounts closed during the year 1885.....	2,704
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate....	\$5,000 00
Number of such accounts which exceed \$3,000.....	5
Average amount of each account January 1, 1886	\$383 01
Amount deposited during the year 1885, not including interest credited <i>for</i> that period	2,008,079 03
Amount withdrawn during the year 1885	1,877,660 60
Amount of interest credited and paid <i>for</i> the year 1885, and when:	
July, 1885	\$99,010 06
January, 1886	103,029 85
	<hr/>
	202,039 91
	<hr/>

Rate per cent of dividends or interest to depositors during the year 1885, 4 per cent.

71. NORTH RIVER SAVINGS BANK, NEW YORK CITY.

[474 Eighth avenue; incorporated 1866.]

WILLIAM B. STAFFORD, *President*. HENRY V. PARSELL, *Secretary*.

TRUSTEES.

Hudson Hoagland,	Andrew Lester,	Frank Tilford,	W. B. Stafford,
Wm. Wade,	Gustavus Levy,	Edward A. Newell,	Henry V. Parsell,
Albert Matthews,	Samuel D. Stiles,	Alanson Cary,	Henry De Peyster.
John Graham,	Benj. F. Mills,		

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$961,600 00
---------------------------	--------------

Stock investments, viz.:

<i>Stocks and Bonds:</i>			
	Cost.	Par value.	Estimated market value.
United States.....	\$494,603 75	\$450,000 00	\$553,500 00
Cities in this State.....	190,162 50	190,000 00	218,740 00
Towns in this State.....	4,500 00	5,000 00	5,050 00
	<u>\$689,266 25</u>	<u>\$645,000 00</u>	<u>\$777,290 00</u>
			\$777,290 00

Amount loaned on stocks as authorized by chapter 409, Laws of 1882	184,500 00
Real estate, cost, \$4,153.99; estimated present value.....	5,500 00
Cash on deposit in banks or trust companies	346,220 01
Cash on hand.....	19,672 74
All other assets not included above, viz.: Interest due and accrued	31,824 00
	<u>\$2,326,606 75</u>

LIABILITIES.

Amount due depositors	\$2,154,497 62
Principal	\$2,121,774 78
Interest credited for the six months ending with December 31, 1885.....	32,722 84
Surplus	172,109 13
	<u>\$2,326,606 75</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$329,697 87
From depositors, not including interest credited	1,130,817 47
From interest on loans, deposits and investments.	80,798 20
From rents from real estate.....	297 50
From mortgages	16,400 00
From redemption of stocks	15,000 00
From loans repaid	22,850 00
	<u>\$1,595,861 04</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,009,715 97
For loans on bonds and mortgages	206,000 00
For loans on stocks and other securities	1,100 00
For current expenses of the bank, viz.: Salaries	\$9,850 00
For expenses of banking house or rent of banking rooms.	776 68
For other expenses	1,990 86
	<u>12,617 54</u>
For taxes on real estate, except banking house.....	72 72
For repairs and other incidental expenses on real estate, except banking house.	102 06
Other payments, viz.: Compromise of suit.	360 00
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day ..	365,892 75
	<u>\$1,595,861 04</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886	9,680
Number of accounts opened and re-opened during the year 1885	2,287
Number of accounts closed during the year 1885	1,562
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$5,000 00
Number of such accounts which exceed \$3,000	3
Average amount of each account January 1, 1886	\$222 57
Amount deposited during the year 1885, not including interest credited <i>for</i> that period	1,130,817 47
Amount withdrawn during the year 1885	1,009,715 97
Amount of interest credited and paid <i>for</i> the year 1885, and when:	
July, 1885	\$32,002 14
January, 1886	32,722 84
	<hr/> 64,724 98 <hr/>

Rate per cent of dividends or interest to depositors during the year 1885, $3\frac{1}{2}$ per cent.

72. SEAMEN'S BANK FOR SAVINGS, NEW YORK CITY.

[74 and 76 Wall street; incorporated 1829.]

WILLIAM. H. MACY, *President*.

HENRY P. MARSHALL, *Cashier*.

TRUSTEES.

W. H. Macy,	Ambrose Snow,	Ferdinand A. Crocker,	Thos. P. Salter,
Wm. A. Booth,	William H. Moore,	Emerson Coleman,	David M. Turnure,
E. H. R. Lyman,	E. G. Tinker,	William D. Morgan,	James A. Hewlett,
John H. Boynton,	W. De Groot,	James R. Taylor,	Chas. H. Trask,
George Briggs,	George H. Macy,	Horace Gray,	Wm. C. Sturges.
Lloyd Aspinwall,			

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$8,340,353 42
Stock investments, viz.:	

Stocks and Bonds:

	Cost.	Par value.	Estimated market value.
United States	\$14,679,000 00	\$14,679,000 00	\$18,350,850 00
New York State	239,500 00	239,500 00	320,530 00
New Hampshire State	7,500 00	7,500 00	9,750 00
Massachusetts State	636,000 00	636,000 00	742,230 00
Rhode Island State	300,000 00	300,000 00	366,000 00
Ohio State	40,700 00	40,700 00	41,514 00
Missouri State	100,000 00	100,000 00	106,220 00
Cities in this State	3,367,200 00	3,367,200 00	4,474,433 00
	<hr/> \$19,369,900 00	<hr/> \$19,369,900 00	<hr/> \$24,411,527 00

24,411,527 00

Amount loaned on stocks as authorized by chapter 409, Laws of 1882	130,700 00
Banking house and lot, cost, \$304,055.72; estimated present value	370,000 00
Other real estate, cost, \$68,868.41; estimated present value ..	99,000 00
Cash on deposit in banks or trust companies	1,554,447 29
Cash on hand	62,763 94
All other assets not included above, viz.: Interest due and accrued	69,972 64
	<hr/> \$35,038,764 29 <hr/>

LIABILITIES.

Amount due depositors.. .. .	\$27,989,338 74
Principal.....	\$27,536,992 16
Interest credited for the six months ending with December 31, 1885.....	452,346 58
Surplus.....	7,049,425 55
	<u>\$35,038,764 29</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$1,106,215 01
From depositors, not including interest credited.....	6,581,324 10
From interest on loans, deposits and investments.....	1,358,324 82
From rents from banking house.....	\$23,515 00
From rents from other real estate.....	2,244 66
	<u>25,759 66</u>
From mortgages.....	679,200 00
From redemption of stocks.....	539,100 00
From loans repaid.....	205,000 00
	<u>\$10,494,923 59</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$6,170,272 50
For loans on bonds and mortgages.	708,103 42
For loans on stocks and other securities.....	132,200 00
For stocks and bonds purchased, par value, \$1,513,000; cost, including premiums, commissions, etc.....	1,772,525 22
For current expenses of the bank, viz.: Salaries.....	\$41,920 00
For expenses of banking house or rent of banking rooms.	20,479 73
For other expenses.....	7,061 14
	<u>69,460 87</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank	24,443 68
For repairs and other incidental expenses on real estate, except banking house.	706 67
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	1,617,211 23
	<u>\$10,494,923 59</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	65,250
Number of accounts opened and re-opened during the year 1885	8,201
Number of accounts closed during the year 1885.....	7,035
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.	\$40,643 11
Number of such accounts which exceed \$3,000... ..	201
Average amount of each account January 1, 1886.....	\$428 95
Amount deposited during the year 1885, not including interest credited <i>for</i> that period.....	6,581,324 10
Amount withdrawn during the year 1885.....	6,170,272 50

Amount of interest credited and paid <i>for</i> the year 1885, and when :		
July, 1885.....	\$440,508 72	
January, 1886.....	452,346 58	
		<u>\$892,855 30</u>

Rate per cent of dividends or interest to depositors during the year 1885: 4 per cent on \$1,000 and less; 3 per cent on \$3,000 and less to \$1,000; 2 per cent on excess of \$3,000.

73. UNION DIME SAVINGS INSTITUTION, NEW YORK CITY.

[54 West Thirty-second street; incorporated 1859.]

JOHN W. BRITTON, *President.*

CHARLES E. SPRAGUE, *Secretary.*

TRUSTEES.

Aaron Close,	Wm. H. Locke,	Chas. H. Wheeler,	Wm. A. Butler,
Silas B. Dutcher,	John W. Britton,	Chas. G. Dobbs,	Philip Herrman,
Gardner S. Chapin,	Chas. E. Sprague,	Alven Beveridge,	Fred. T. Locke,
John Creighton,	Mark M. Stanfield,	Warren M. Healey,	Henry C. Valentine.
James Beveridge,			

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$3,184,400 00
Stock investments, viz.:	

<i>Stocks and Bonds:</i>			
	Cost.	Par value.	Estimated market value.
United States	\$966,083 14	\$850,000 00	\$1,045,500 00
Ohio State.....	4,380 00	4,000 00	4,120 00
Connecticut State	256,562 50	250,000 00	257,500 00
Cities in this State.....	977,925 69	788,200 00	1,012,007 00
Counties in this State.....	191,996 88	151,500 00	202,925 00
	<u>\$2,396,948 21</u>	<u>\$2,043,700 00</u>	<u>\$2,522,052 00</u>
			2,522,052 00

Amount loaned on stocks as authorized by chapter 409, Laws of 1882.....	11,000 00
Banking house and lot, cost, \$721,968.17; estimated present value.....	425,000 00
Other real estate, cost, \$72,957.92; estimated present value..	52,500 00
Cash on deposit in banks or trust companies.....	274,816 44
Cash on hand	105,270 66
All other assets not included above, viz.:	
Interest due and accrued	60,926 11
Rents accrued	2,599 98
Taxes advanced	1,350 00
	<u>64,876 09</u>
	<u>\$6,639,915 19</u>

LIABILITIES.

Amount due depositors.....	\$6,109,070 51
Principal	\$6,007,059 42
Interest credited for the six months ending with Decem-ber 31, 1885	102,011 09
Other liabilities, viz.: Expenses incurred but unpaid....	132 58
Surplus	530,712 10
	<u>\$6,639,915 19</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$539,727 38
From depositors, not including interest credited.....	2,642,724 61
From interest on loans, deposits and investments.....	237,635 34
From rents from banking house.....	\$14,023 37
From rents from other real estate.....	2,910 00
	<hr/>
	16,933 37
From mortgages.....	176,200 00
From stock sold, par value, \$167,000; amount received therefor.....	199,668 75
From loans repaid.....	11,200 00
From all other sources, viz.:	
Real estate sold.....	\$10,000 00
On account of land contract.....	2,000 00
Recovered overdraft.....	84
Recovered on deficiency judgment.....	174 40
Repayment of taxes advanced.....	1,050 82
Expenses paid but refunded.....	93 50
Legal services in foreclosure suit refunded.....	633 75
Accrued interest on stocks and bonds paid and afterward collected.....	1,463 77
Interest on mortgage assigned for part of principal collected and paid over.....	973 33
	<hr/>
	16,390 41
	<hr/>
	\$3,840,479 86

PAYMENTS.

To depositors, including interest paid to them.....	\$2,112,921 51
For loans on bonds and mortgages.....	547,600 00
For loans on stocks and other securities.....	10,000 00
For stocks and bonds purchased, par value, \$669,800; cost, including premiums, commissions, etc.....	733,342 64
For current expenses of the bank, viz.: Salaries.....	\$23,900 00
For expenses of banking house or rent of banking rooms.....	14,051 89
For other expenses.....	4,625 81
	<hr/>
	42,577 70
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	6,936 27
For taxes on real estate, except banking house.....	982 38
For repairs and other incidental expenses on real estate, except banking house.....	391 15
Other payments, viz.:	
Expenses paid.....	\$93 50
Legal services in foreclosure suit.....	633 75
Accrued interest on stocks and bonds.....	1,463 77
Interest on mortgage assigned.....	973 33
Taxes advanced.....	2,400 82
Payment to protect title in old foreclosure.....	75 94
	<hr/>
	5,641 11
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day.....	380,087 10
	<hr/>
	\$3,840,479 86

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	29,143
Number of accounts opened and re-opened during the year 1885.....	7,720
Number of accounts closed during the year 1885.....	5,416

Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$10,000 00
Number of such accounts which exceed \$3,000.....	. 44
Average amount of each account January 1, 1886.....	\$209 62
Amount deposited during the year 1885, not including interest credited <i>for</i> that period	2,642,724 61
Amount withdrawn during the year 1885	2,112,921 51
Amount of interest credited and paid <i>for</i> the year 1885, and when:	
July, 1885.....	\$95,388 55
January, 1886.....	102,011 09
	<hr/> 197,399 64 <hr/>

Rate per cent of dividends or interest to depositors during the year 1885: 4 per cent on \$1,000; 3 per cent on excess.

74. WEST SIDE SAVINGS BANK, NEW YORK CITY.

[154 Sixth avenue; incorporated 1868.]

GEORGE STARR, *President.*

JOHN H. HUDSON, *Secretary.*

TRUSTEES.

Harris Bogert,	Thomas C. Finnell,	David McClure,	D. Edwin O' Neil,
Patrick Brophy,	George E. Home,	Alex. H. McGanen,	David S. Page,
Fred'k A. Conkling,	George D. Keeper,	John Merchant,	Jeremiah Pangburn,
Stephen G. Cook,	John W. Jacobus.	John J. Morris,	John S. Scully,
Robert E. Deyo,	Matthew Leavy,	Samuel C. Mott,	Patrick Skelly,
John H. Dorn,	James Little,	John J. Murdock,	George Starr.
Jacob S. Warden,			

FINANCIAL.

RESOURCES.

Bonds and mortgages.				\$186,250 00
Stock investments, viz.:				
<i>Stocks and Bonds:</i>				
	Cost.	Par value.	Estimated	
			market value.	
Maryland State	\$41,657 24	\$38,932 00	\$41,500 00	
Cities in this State.....	63,308 75	61,500 00	66,706 20	
Towns in this State.....	5,400 00	5,000 00	5,400 00	
Villages in this State.....	31,541 25	29,000 00	32,220 00	
	<hr/>	<hr/>	<hr/>	
	\$141,907 24	\$134,432 00	\$145,826 20	
	<hr/>	<hr/>	<hr/>	
				145,826 20
Cash on deposit in banks or trust companies.....				12,770 78
Cash on hand.....				556 54
All other assets not included above, viz.:				
Interest due and accrued.....			\$2,069 58	
Safes			1,350 00	
			<hr/>	
				3,419 58
			<hr/>	
				\$348,823 10
				<hr/>

LIABILITIES.

Amount due depositors	\$333,524 02
Principal	\$329,002 54
Interest credited for the six months ending with December 31, 1885	4,521 48
Surplus.....	<hr/> 15,299 08 <hr/>
	<hr/> \$348,823 10 <hr/>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$17,476 18
From depositors, not including interest credited	479,163 34
From interest on loans, deposits and investments	16,411 76
From rents from banking house	621 66
From mortgages.....	31,800 00
From loans repaid	15,600 00
From all other sources, viz.: Exchanged account.....	467 75
	<hr/>
	\$561,540 69

PAYMENTS.

To depositors, including interest paid to them	\$475,300 74
For loans on bonds and mortgages	16,000 00
For loans on stocks and other securities	10,600 00
For stocks and bonds purchased, par value, \$36,000; cost, including premiums, commissions, etc.	39,722 11
For interest (other than interest payments to depositors).	28 20
For current expenses of the bank, viz.: Salaries.....	\$3,500 00
For expenses of banking house or rent of banking rooms.....	1,400 00
For other expenses.....	594 57
	<hr/>
	5,494 57
Other payments, viz.:	
Guarantee fund.....	\$600 00
Exchanged account.....	467 75
	<hr/>
	1,067 75
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	13,327 32
	<hr/>
	\$561,540 69

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	2,628
Number of accounts opened and re-opened during the year 1885	355
Number of accounts closed during the year 1885.....	287
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.....	\$6,235 71
Number of such accounts which exceed \$3,000.....	3
Average amount of each account January 1, 1886.....	\$126 91
Amount deposited during the year 1885, not including interest credited <i>for</i> that period.....	479,163 34
Amount withdrawn during the year 1885.	475,300 74
Amount of interest credited and paid <i>for</i> the year 1885, and when:	
July, 1885.....	\$4,425 11
January, 1886.....	4,521 48
	<hr/>
	8,946 59

Rate per cent of dividends or interest to depositors during the year 1885: $3\frac{1}{2}$ per cent on \$500 and under; 3 per cent on excess.

NIAGARA COUNTY.

75. FARMERS AND MECHANICS' SAVINGS BANK, LOCKPORT.

[Incorporated 1870.]

JAMES JACKSON, JR., *President.*I. H. BABCOCK, *Secretary.*

TRUSTEES.

James Jackson, Jr.,	John F. Murray,	B. D. Hall,	A. S. Beverly,
William McRae,	L. S. Payne,	J. E. Emerson,	J. C. Jackson,
C. Whitmore,	T. Clement,	E. A. Smith,	W. T. Ransom.
I. H. Babcock,	D. D. Crosby,	B. F. Gaskill,	

FINANCIAL.

RESOURCES.

Bonds and mortgages \$273,003 10
 Stock investments, viz.:

Stocks and Bonds:

	Cost.	Par value.	Estimated market value.
United States.....	\$14,219 37	\$13,000 00	\$14,608 75
Cities in this State.....	8,242 81	8,242 81	8,242 81
Towns in this State... ..	41,059 24	40,276 00	41,464 00
	<u>\$63,521 42</u>	<u>\$61,518 81</u>	<u>\$64,315 56</u>

64,315 56

Amount loaned on stocks as authorized by chapter 409,
 Laws of 1882.....

500 00

Banking house and lot, cost, \$18,380.59; estimated present
 value.....

18,380 59

Cash on deposit in banks or trust companies.....

179,204 95

Cash on hand.....

16,983 98

All other assets not included above, viz.:

Interest due and accrued.....	\$10,010 17
Rents due.....	219 12
Furniture and fixtures	782 50
Insurance advanced.....	9 45

11,021 24

\$563,409 42

LIABILITIES.

Amount due depositors \$531,803 61

Principal..... \$527,520 75

Interest credited for the six months ending with December
 31, 1885..... 4,282 86

Other liabilities, viz.: Interest accrued.....

65 61

Surplus

31,540 20

\$563,409 42

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1,
 1885, before transactions of the day.....

\$125,773 35

From depositors, not including interest credited.....

979,649 29

From interest on loans, deposits and investments.....	\$23,392 31
From rents from banking house	328 67
From mortgages.....	23,660 00
From redemption of stocks.....	11,897 10
From stocks sold, par value, \$27,000; amount received therefor	29,723 75
From loans repaid	2,903 90
From all other sources, viz.:	
Profit and loss.....	\$0 45
Insurance repaid.....	98 45
Exchange	217 76
	<hr/>
	316 66
	<hr/>
	\$1,197,645 03
	<hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$896,193 63
For loans on bonds and mortgages .. .	53,780 00
For stocks and bonds purchased, par value, \$46,022.74; cost, including premiums, commissions, etc	46,802 74
For interest (other than interest payments to depositors)..	780 53
For current expenses of the bank, viz.: Salaries	\$2,800 00
For expenses of banking house or rent of banking rooms.	653 03
For other expenses.....	436 72
	<hr/>
	3,889 75
Other payments, viz.: Insurance advanced.....	9 45
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	196,188 93
	<hr/>
	\$1,197,645 03
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	1,830
Number of accounts opened and re-opened during the year 1885..	827
Number of accounts closed during the year 1885...	743
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.....	\$3,000 00
Average amount of each account January 1, 1886.....	290 60
Amount deposited during the year 1885, not including interest credited <i>for</i> that period.....	979,649 29
Amount withdrawn during the year 1885.....	896,151 29
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
April, 1885.....	\$3,673 62
July, 1885.....	3,898 00
October, 1885	4,416 11
January, 1886.....	4,282 86
Paid but not credited at other periods.....	42 34
	<hr/>
	16,312 93
	<hr/>

Rate per cent of dividends or interest to depositors during the year 1885: 4 per cent to \$2,000; 3 per cent on excess to \$3,000.

ONEIDA COUNTY.

76. ONEIDA COUNTY SAVINGS BANK, ROME.

[57 Dominick street; incorporated 1869.]

A. ETHRIDGE, *President*.C. S. GRIFFIN, *Secretary*

TRUSTEES.

A. Ethridge,
S. Van Drezar,
John D. Ely,
O. E. Owens,Henry Hager,
George F. Hodges,
Henry Johnson,C. E. Fraser,
H. Hannahs,
T. D. Roberts,S. Tuttle,
I. Stevens,
L. E. Elmer.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$46,151 00
Stock investments, viz.:	

Stocks and Bonds:

	Cost.	Par value.	Estimated market value.
Cities in this State.....	\$90,265 00	\$78,500 00	\$88,600 00
Towns in this State.....	140,050 00	133,000 00	150,040 00
Villages in this State	10,500 00	10,000 00	10,300 00
	<u>\$240,815 00</u>	<u>\$221,500 00</u>	<u>\$248,940 00</u>

Cash on deposit in banks or trust companies.....	248,940 00
All other assets not included above, viz.:	16,137 95

Interest accrued	\$9,699 45
Land contract	1,300 00
Interest on same.....	39 00

11,038 45

\$322,267 40

LIABILITIES.

Amount due depositors	\$292,198 80
-----------------------------	--------------

Principal	\$287,099 15
Interest credited for the six months ending with Decem- ber 31, 1885	5,099 65

Other liabilities, viz.: Estimated counsel fee.....	1,000 00
---	----------

Surplus.....	29,068 60
--------------	-----------

\$322,267 40

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$28,049 45
From depositors, not including interest credited	88,437 67
From interest on loans, deposits and investments	17,991 00
From mortgages	800 00
From redemption of stocks.	8,000 00
From all other sources, viz.: Land contract.....	700 00

\$143,978 12

PAYMENTS.

To depositors, including interest paid to them.....	\$118,006 07
For loans on bonds and mortgages.	6,000 00
For stocks and bonds purchased, par value, \$1,000; cost, including premiums, commissions, etc	1,100 00
For interest (other than interest payments to depositors)..	31 28
For current expenses of the bank, viz.: Salaries	\$1,600 00
For expenses of banking house or rent of banking rooms.....	1,000 00
For other expenses.....	102 82
	<hr/> 2,702 82
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day.	16,137 95
	<hr/> <hr/> \$143,978 12

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	1,195
Number of accounts opened and re-opened during the year 1885	319
Number of accounts closed during the year 1885.....	353
Largest amount due any one depositor January 1, 1886, <i>ex- clusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.....	\$3,000 00
Average amount of each account January 1, 1886.....	244 51
Amount deposited during the year 1885, not including inter- est credited <i>for</i> that period.....	88,437 67
Amount withdrawn during the year 1885.....	118,006 07
Amount of interest credited and paid <i>for</i> the year 1885, and when:	
July, 1885.....	\$5,003 94
January, 1886.....	5,099 65
	<hr/> 10,103 59

Rate per cent of dividends or interest to depositors during the year 1885, 4 per cent on \$500 or less; 3½ per cent on sums over \$500.

77. ROME SAVINGS BANK, ROME.

[James street; incorporated 1851.]

GORDON N. BISSELL, *President*.

BLOOMFIELD J. BEACH, *Treasurer*.

TRUSTEES.

G. N. Bissell,	J. H. Searles,	F. H. Thomas,	W. Armstrong,
J. S. Whaley,	George Barnard,	A. P. Taller,	Henry G. Wright,
G. V. Selden,	H. G. Utley,	H. D. Spencer,	Bloomfield J. Beach.
S. Wardwell,			

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$470,742 22
Stock investments, viz.:	

Stocks and Bonds:

	Cost.	Par value.	Estimated market value.
United States.....	\$437,609 12	\$420,000 00	\$530,918 00
District of Columbia, 3-65s.	118,693 75	115,000 00	133,400 00
Cities in this State	144,262 50	141,500 00	179,370 00
	<hr/> \$700,565 37	<hr/> \$676,500 00	<hr/> \$843,688 00
			<hr/> <hr/> 843,688 00

Cash on deposit in banks or trust companies.....	\$59,124 91	
Cash on hand	8,651 06	
All other assets not included above, viz.:		
Amount loaned on collaterals.....	\$3,500 00	
Loan to St. Joseph's Church on joint and several note of members.		
Interest due and accrued	21,147 73	
		24,647 73
		<u>\$1,406,853 92</u>
LIABILITIES.		
Amount due depositors	\$1,093,290 57	
Principal	\$1,071,779 13	
Interest credited for the six months ending with December 31, 1885.....	21,511 44	
Surplus		313,563 35
		<u>\$1,406,853 92</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.	\$67,793 26
From depositors, not including interest credited	293,430 45
From interest on loans, deposits and investments	64,202 97
From mortgages.....	30,922 00
From stock sold, par value, \$62,000; amount received therefor	74,277 25
	<u>\$530,625 93</u>

PAYMENTS.

To depositors, including interest paid to them....	\$415,369 19
For loans on bonds and mortgages	38,725 00
For current expenses of the bank, viz.: Salaries.....	\$2,500 00
For other expenses.....	5,292 48
	<u>7,792 48</u>
Other payments, viz.:	
Visiting, appraising and reporting on lands covered by mortgages held by banks in counties of Oneida, Oswego, Jefferson and Lewis.....	\$954 29
Insurance advanced.....	9 00
	<u>963 29</u>
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day.....	67,775 97
	<u>\$530,625 93</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	3,288
Number of accounts opened and re-opened during the year 1885	715
Number of accounts closed during the year 1885.....	816
Largest amount due any one depositor January 1, 1886, exclusive of interest, and of any deposits made by order of a court of record, or of a surrogate.....	\$18,696 54
Number of such accounts which exceed \$3,000.....	15
Average amount of each account January 1, 1886.....	\$332 50

Amount deposited during the year 1885, not including interest credited <i>for</i> that period	\$293,430 45
Amount withdrawn during the year 1885.....	415,369 19
Amount of interest credited and paid <i>for</i> the year 1885, and when:	
July, 1885	\$19,018 91
January, 1886	21,511 44
Credited at other periods.....	81
	<hr/> 40,531 16

Rate per cent of dividends or interest to depositors during the year 1885, 3½, 4 and 4½ per cent.

78. THE SAVINGS BANK OF UTICA.

[162 Greene street; incorporated 1839.]

WILLIAM J. BACON, *President*. ADDISON C. MILLER, *Treasurer*.

TRUSTEES.

Wm. J. Bacon,	Wm. D. Walcott,	Addison C. Miller,	Alex. T. Goodwin,
Truman K. Butler,	Philo S. Curtis,	Francis G. Wood,	Wm. Blaikie,
Wm. Kernan,	Ephriam Chamberlain,	G. Clarence Churchill,	Robert Middleton.
Edward Curran,			

FINANCIAL.

RESOURCES.

Bonds and mortgages \$1,221,400 34
Stock investments, viz.:

<i>Stocks and Bonds:</i>		Cost.	Par value.	Estimated market value.
United States	\$1,974,761 77	\$1,800,500 00	\$2,192,615 00	
New York State.....	301,562 50	250,000 00	283,550 00	
Missouri State.....	56,886 27	58,000 00	60,778 20	
Maine State.....	57,335 57	56,100 00	60,060 66	
Cities in this State	1,029,426 25	960,000 00	1,301,513 00	
Counties in this State	18,252 89	18,000 00	18,900 00	
	<hr/> \$3,438,225 25	<hr/> \$3,142,600 00	<hr/> \$3,917,416 86	
	<hr/>	<hr/>	<hr/>	

3,917,416 86

Amount loaned on stocks as authorized by chapter 409, Laws of 1882..... 30,000 00
Banking house and lot, cost, \$76,700.12 ; estimated present value..... 25,000 00
Other real estate, cost, \$12,944.87 ; estimated present value. 7,000 00
Cash on deposit in banks or trust companies..... 198,178 63
Cash on hand..... 29,198 45
All other assets not included above, viz.:

Amount loaned on collaterals, viz.....	\$175 00
Depositor's pass-book, value, \$213.90.	
Interest due and accrued....	12,206 24
Land contract.....	411 13
	<hr/> 12,792 37
	<hr/> \$5,440,986 65

LIABILITIES.

Amount due depositors..... \$4,309,495 69
Principal \$4,235,175 49
Interest credited for the six months ending with December 31, 1885 74,320 20

Other liabilities, viz.: Interest accrued on deposits to January 1, 1886.....	\$12,792 37
Surplus	1,118,698 59
	<hr/>
	\$5,440,986 65
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$290,047 61
From depositors, not including interest credited.	1,382,091 38
From interest on loans, deposits and investments.....	230,811 73
From rents from real estate.....	90 00
From mortgages ...	100,470 00
From redemption of stocks.....	106,947 50
From loans repaid	1,150 00
From all other sources, viz.:	
Real estate sold	\$656 41
Insurance.....	7 50
Profit and loss	06
	<hr/>
	663 97
	<hr/>
	\$2,112,272 19
	<hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,619,520 72
For loans on bonds and mortgages	229,625 00
For loans on stocks and other securities	175 00
For stocks and bonds purchased, par value, \$13,447.50; cost, including premiums, commissions, etc	13,614 72
For current expenses of the bank, viz.: Salaries	\$10,500 00
For expenses of banking house or rent of banking rooms.	1,120 08
For other expenses.....	1,536 66
	<hr/>
	13,156 74
For real estate acquired by foreclosure, or in settlement of debts due the bank	8,795 43
Other payments, viz.: Insurance advanced.....	7 50
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day.....	227,377 08
	<hr/>
	\$2,112,272 19
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	15,571
Number of accounts opened and re-opened during the year 1885.....	2,701
Number of accounts closed during the year 1885	2,589
Largest amount due any one depositor January 1, 1886, <i>ex- clusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$8,513 65
Number of such accounts which exceed \$3,000.....	34
Average amount of each account January 1, 1886.....	\$276 76
Amount deposited during the year 1885, not including in- terest credited <i>for</i> that period	1,382,091 38
Amount withdrawn during the year 1885.....	1,619,520 72

Amount of interest credited and paid *for* the year 1885, and when :

July, 1885.....	\$73,932 32	
January, 1886	74,320 20	
Credited at other periods.....	2,193 11	
		\$150,445 63

Rate per cent of dividends or interest to depositors during the year 1885: 4½ per cent on \$500; 3½ per cent on excess.

ONONDAGA COUNTY.

79. ONONDAGA COUNTY SAVINGS BANK, SYRACUSE.

[Corner Genesee and Salina streets; incorporated 1855.]

DANIEL P. WOOD, *President*.

EDWARD S. DAWSON, *Treasurer*.

TRUSTEES.

Daniel P. Wood,	William E. Rose,	Chas. F. Williston,	Francis E. Carroll,
Robt. G. Wynkoop,	Geo. B. Kent,	Thomas Molloy,	William E. Rose,
John W. Barker,	J. Dean Hawley,	Wm. E. Abbott,	Erastus F. Holden,
Chas. Franchot,	Theodore Dissel,	Rasselas A. Bonta,	Anson N. Palmer.
Edward S. Dawson,			

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$3,127,530 82
Stock investments, viz.:

Stocks and Bonds:

	Cost.	Par value.	Estimated market value.
United States	\$1,835,875 75	\$1,700,000 00	\$1,967,125 00
Cities in this State.....	594,776 15	549,500 00	734,675 00
Counties in this State.....	97,800 00	90,000 00	94,650 00
Villages in this State	4,000 00	4,000 00	4,000 00
	\$2,532,451 90	\$2,343,500 00	\$2,800,450 00

Amount loaned on stocks as authorized by chapter 409, Laws of 1882 2,100 00

Banking house and lot, cost, \$297,528.27; estimated present value..... 215,000 00

Other real estate, cost, \$20,864.14; estimated present value. 22,700 00

Cash on deposit in banks or trust companies..... 490,603 49

Cash on hand..... 42,113 81

All other assets not included above, viz.:

Amount loaned on collaterals, viz.:..... \$53,400 00

Bank stock, stock of salt companies, Syracuse Glass Company's stock, Express Company's stock, bond of trustees of Episcopal residence (with individual guaranty), bond of New Brighton and Onondaga Valley Railroad (individual guaranty), bond of Onondaga Fire Brick Company (individual guaranty), mortgage on real estate, estimated value of collaterals, \$109,524.

Interest due and accrued 88,375 54

Insurance and taxes advanced..... 870 67

Furniture and fixtures 10,000 00

Land contracts and interest accrued ... 15,893 83

Salina Coarse and Fine Salt Manufacturing Company stock 2,100 00

Rents accrued..... 1,924 94

172,564 98

\$6,873,063 10

LIABILITIES.

Amount due depositors.....		\$5,855,776 31
Principal	\$5,750,256 49	
Interest credited for the six months ending with December 31, 1885	105,519 82	
Other liabilities, viz.: Expenses incurred but unpaid		200 00
Surplus		1,017,086 79
		<u>\$6,873,063 10</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....		\$219,021 77
From depositors, not including interest credited.		3,573,608 72
From interest on loans, deposits and investments.....		278,921 24
From rents from banking house	\$10,523 39	
From rents from other real estate.....	619 67	
		<u>11,143 06</u>
From mortgages.....		346,122 32
From redemption of stocks.....		206,500 00
From stock sold, par value, \$100,000; amount received therefor.....		134,875 00
From loans repaid		6,362 87
From all other sources, viz.:		
Real estate sold	\$7,620 00	
Exchange ..	351 22	
Insurance advanced	273 87	
Taxes advanced.....	598 29	
Bills receivable.....	569 20	
Dividend on salt stock.....	125 00	
		<u>9,537 58</u>
		<u>\$4,786,092 56</u>

PAYMENTS.

To depositors, including interest paid to them..		\$3,320,368 65
For loans on bonds and mortgages ...		733,978 00
For loans on stocks and other securities		2,100 00
For stocks and bonds purchased, par value, \$160,000; cost, including premiums, commissions, etc.....		160,000 00
For current expenses of the bank, viz.: Salaries.....	\$19,575 00	
For expenses of banking house or rent of banking rooms.	5,425 30	
For other expenses.....	4,013 31	
		<u>29,013 61</u>
For taxes on real estate, except banking house.....		270 34
For repairs and other incidental expenses on real estate, except banking house.....		6,001 84
Other payments, viz.:		
Insurance advanced on mortgaged premises.....	\$213 81	
Insurance on other real estate.....	46 03	
Taxes advanced,	767 63	
Loss on mortgage loan.....	310 60	
Costs and disbursements in suit against bank.....	282 25	
Sundry loss items	22 50	
		<u>1,642 82</u>
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day.		532,717 30
		<u>\$4,786,092 56</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	19,502
Number of accounts opened and re-opened during the year 1885	5,986
Number of accounts closed during the year 1885.....	4,914
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.....	\$3,750 00
Number of such accounts which exceed \$3,000.....	5
Average amount of each account January 1, 1886.....	\$300 26
Amount deposited during the year 1885, not including interest credited <i>for</i> that period.....	3,573,608 72
Amount withdrawn during the year 1885	3,315,704 33
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885.....	\$99,939 80
January, 1886.....	105,519 82
Paid but not credited at other periods	4,664 32
	<hr/> 210,123 94

Rate per cent of dividends or interest to depositors during the year
1885, 4 per cent.

80. SKANEATELES SAVINGS BANK, SKANEATELES.

[Incorporated 1866.]

JOHN E. WALLER, *President.*

JOSIAS GARLOCK, *Treasurer.*

TRUSTEES.

John E. Waller,	Willis Platt,	S. S. Kneeland,	E. H. Adams,
John H. Smith,	W. B. Lawton,	John Davey,	Joseph Allen,
John H. Gregory,	Wills Clift,	N. Turner,	J. B. Marshall.
Geo. W. Earll,			

FINANCIAL.

RESOURCES.

RESOURCES.				
Bonds and mortgages				\$49,524 00
Stock investments, viz.:				
<i>Stocks and Bonds:</i>				
	Cost.	Par value.	Estimated market value.	
Cities in this State.....	\$6,671 01	\$7,000 00	\$7,350 00	
Towns in this State.....	8,791 90	8,700 00	9,385 00	
Villages in this State.....	600 00	600 00	600 00	
	<hr/>	<hr/>	<hr/>	
	\$16,062 91	\$16,300 00	\$17,335 00	
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	17,335 00
Cash on deposit in banks or trust companies				23,231 56
Cash on hand.....				714 79
All other assets not included above, viz.:				
Interest due and accrued.....			\$2,898 08	
Prepayments.....			270 00	
			<hr/>	3,168 08
			<hr/>	<hr/>
				\$93,973 43
				<hr/> <hr/>
LIABILITIES.				
Amount due depositors.....				\$81,712 84
Principal.....			\$80,414 84	
Interest credited for the six months ending with Decem- ber 31, 1885			1,298 00	
			<hr/>	
Surplus				12,260 59
				<hr/>
				\$93,973 43

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$20,589 93
From depositors, not including interest credited.....	36,648 96
From interest on loans, deposits and investments	4,337 80
From mortgages.....	4,344 87
From redemption of stocks.....	1,000 00
From all other sources, viz.: Real estate sold.....	3,400 00
	<hr/>
	\$70,321 56

PAYMENTS.

To depositors, including interest paid to them.....	\$39,352 51
For loans on bonds and mortgages	6,318 75
For current expenses of the bank, viz.: Salaries.....	\$600 00
For expenses of banking house or rent of banking rooms	50 00
For other expenses.....	53 95
	<hr/>
	703 95
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	23,946 35
	<hr/>
	\$70,321 56

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	790
Number of accounts opened and re-opened during the year 1885.....	90
Number of accounts closed during the year 1885.....	87
Largest amount due any one depositor January 1, 1886, exclusive of interest, and of any deposits made by order of a court of record, or of a surrogate	\$2,035 14
Average amount of each account January 1, 1886..	103 43
Amount deposited during the year 1885, not including interest credited for that period.....	36,648 96
Amount withdrawn during the year 1885	39,352 51
Amount of interest credited and paid for the year 1885, and when :	
July, 1885.....	\$1,291 31
January, 1886..	1,298 00
	<hr/>
	2,589 31

Rate per cent of dividends or interest to depositors during the year 1885, 3½ per cent.

81. SYRACUSE SAVINGS BANK, SYRACUSE.

[Corner James and North Salina streets; incorporated 1849.]

HENRY L. DUGUID, *President.*

A. F. LEWIS, *Treasurer.*

TRUSTEES.

E. W. Leavenworth,	A. J. Northrup,	J. M. Ellis,	Henry J. Mowry,
W. Brown Smith,	H. W. Van Buren,	Nathan F. Graves,	Nicholas Peters,
Nathan Cobb,	Henry L. Duguid,	John Lighton,	W. H. H. Gere,
J. J. Belden,	Frank Hiscock,	A. A. Howlett,	O. C. Potter.
Chas. P. Clark,	Dennis McCarthy,		

FINANCIAL.

RESOURCES.

Bonds and mortgages \$2,280,673 63
 Stock investments, viz.:

Stocks and Bonds:

	Cost.	Par value.	Estimated market value.
United States.....	\$427,900 00	\$400,000 00	\$485,650 00
Missouri State.....	115,920 00	105,000 00	127,870 00
Texas State	35,675 00	35,000 00	42,875 00
Cities in this State.....	595,805 65	500,700 00	658,850 00
Counties in this State	38,325 00	35,000 00	37,800 00
Towns in this State.....	97,516 25	97,800 00	106,830 00
	<u>\$1,311,141 90</u>	<u>\$1,173,500 00</u>	<u>\$1,459,875 00</u>

1,459,875 00

Banking house and lot, cost, \$367,171.84; estimated present value..... 225,000 00

Other real estate, cost, \$778.14; estimated present value ... 1,000 00

Cash on deposit in banks or trust companies..... 351,569 12

Cash on hand..... 22,029 24

All other assets not included above, viz.:

Amount loaned on collaterals, viz.: \$33,190 00

Stocks of salt companies, horse railroads, Syracuse
 Gas Co.'s stock, estimated value of collaterals,
 \$48,406

Interest due and accrued..... 79,551 82

Land contracts 3,023 11

Insurance and taxes advanced..... 410 46

Costs advanced in bond suit..... 2,500 00

Furniture and fixtures 15,715 97

<i>Stocks and Bonds:</i>	Cost.	Par value.	Market value.
Syracuse Water Co. bonds.....	\$2,750 00	\$2,950 00	\$3,245 00
Wabash R. R. unpaid interest certificates..	4,375 00	4,375 00	2,187 50
Salt Co. of Onondaga stock	500 00	10,800 00	540 00
	<u>\$7,625 00</u>	<u>\$18,125 00</u>	<u>\$5,972 50</u>

5,972 50

140,363 86

\$4,480,510 85

LIABILITIES.

Amount due depositors \$3,949,148 57

Principal \$3,877,715 50

Interest credited for the six months ending with Decem-
 ber 31, 1885 71,433 07

Other liabilities, viz.:

Expenses incurred but unpaid \$1,749 50

Tellers' checks unpaid..... 3,168 50

4,918 00

Surplus 526,444 28

\$4,480,510 85

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1,
 1885, before transactions of the day..... \$164,745 30
 From depositors, not including interest credited..... 3,161,547 19
 From interest on loans, deposits and investments 200,909 71
 From rents from banking house 11,795 93

From mortgages.....	\$259,187 12
From redemption of stocks.....	41,500 00
From loans repaid	1,660 00
From all other sources, viz. :	
Real estate sold.....	\$1,180 75
Exchange	29 88
Insurance and taxes returned	629 79
	<hr/>
	1,840 42
	<hr/>
	\$3,843,185 67
	<hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$2,884,505 05
For loans on bonds and mortgages.	523,676 00
For stocks and bonds purchased, par value, \$35,000; cost, including premiums, commissions, etc	35,000 00
For current expenses of the bank, viz.: Salaries	\$14,150 00
For expenses of banking house	9,476 63
For other expenses.....	1,956 47
	<hr/>
	25,583 10
For taxes on real estate, except banking house.....	12 99
Other payments, viz. :	
Insurance and taxes advanced	\$432 20
Time lock	377 97
	<hr/>
	810 17
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	373,598 36
	<hr/>
	\$3,843,185 67
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	10,257
Number of accounts opened and re-opened during the year 1885	3,060
Number of accounts closed during the year 1885	2,418
Largest amount due any one depositor January 1, 1886, <i>ex-</i> <i>clusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.....	\$11,700 00
Number of such accounts which exceed \$3,000	31
Average amount of each account January 1, 1886.....	\$385 02
Amount deposited during the year 1885, not including in- terest credited <i>for</i> that period....	3,161,547 19
Amount withdrawn during the year 1885	2,884,505 05
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885.....	\$66,118 16
January, 1886.....	71,433 07
Paid but not credited at other periods.	2,731 19
	<hr/>
	140,282 42
	<hr/>

Rate per cent of dividends or interest to depositors during the year
1885, 4 per cent.

ORANGE COUNTY.

82. CORNWALL SAVINGS BANK, CORNWALL-ON-THE-HUDSON.

[Incorporated 1871.]

CHARLES E. COCK, *President*.LEONARD N. WYANT, *Treasurer*.

TRUSTEES.

William T. Cock,
Harvey B. Adams,
Ira Wood,
T. M. Prentiss,Daniel E. Pope,
Owen S. Clark,
William H. Vail,
James Couser,Henry N. Clark,
Charles W. Clark,
Charles E. Cock,Robert H. Smith,
Charles H. Mead,
E. A. Matthiessen.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$24,500 00
Stock investments, viz.:	

Stocks and Bonds:

	Cost.	Par value.	Estimated market value.
Towns in this State.....	\$18,623 00	\$17,945 00	\$18,623 00

18,623 00

Cash on deposit in banks or trust companies.	2,793 40
---	----------

Cash on hand.....	477 21
-------------------	--------

All other assets not included above, viz.:

Interest accrued	\$1,744 46
Office furniture.....	25 00

1,769 46

\$48,163 07

LIABILITIES.

Amount due depositors.....	\$45,666 16
----------------------------	-------------

Principal	\$44,848 89
-----------------	-------------

Interest credited for the six months ending with Decem- ber 31, 1885	817 27
---	--------

Surplus.....	2,496 91
--------------	----------

\$48,163 07

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$841 80
--	----------

From depositors, not including interest credited.....	14,505 90
---	-----------

From interest on loans, deposits and investments.....	2,436 23
---	----------

From mortgages.....	2,780 00
---------------------	----------

From stocks sold, par value, \$2,000; amount received there- for	2,000 00
---	----------

\$22,563 93

PAYMENTS.

To depositors, including interest paid to them.....	\$16,262 30
---	-------------

For loans on bonds and mortgages.....	2,650 00
---------------------------------------	----------

For current expenses of the bank, viz.: Salaries.....	\$350 00	
For other expenses.....	31 02	
		\$381 02
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day		3,270 61
		<u>\$22,563 93</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	348
Number of accounts opened and re-opened during the year 1885.....	61
Number of accounts closed during the year 1885..	46
Largest amount due any one depositor January 1, 1886, exclusive of interest, and of any deposits made by order of a court of record, or of a surrogate.....	\$2,139 00
Average amount of each account January 1, 1886.	131 22
Amount deposited during the year 1885, not including interest credited for that period	14,505 90
Amount withdrawn during the year 1885.	16,262 30
Amount of interest credited and paid for the year 1885, and when :	
July, 1885	\$802 02
January, 1886	817 27
	<u>1,619 29</u>

Rate per cent of dividends or interest to depositors during the year 1885, 4 per cent.

83. GOSHEN SAVINGS BANK, GOSHEN.

[West Main street; incorporated 1871.]

BENJAMIN F. EDSALL, *President.* DUDLEY MURRAY, *Secretary.*

TRUSTEES.

Benjamin F. Edsall,	Charles G. Elliott,	Dudley Murray,	Chas. M. Thompson,
Lewis Cuddeback,	Henry Bacon,	J. W. Corwin,	Henry Merriam.
Alfred B. Post,			

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$195,039 08
Stock investments, viz.:	

<i>Stocks and Bonds :</i>			
	Cost.	Par value.	Estimated market value.
United States.....	\$12,287 50	\$10,000 00	\$12,400 00
Cities in this State.....	51,190 00	45,000 00	50,380 00
Counties in this State.....	20,400 00	20,000 00	20,000 00
Towns in this State.....	30,503 30	30,000 00	31,150 00
Villages in this State.....	18,073 37	17,200 00	17,470 00
	<u>\$132,454 17</u>	<u>\$122,200 00</u>	<u>\$131,400 00</u>
Amount loaned on stocks as authorized by chapter 409, Laws of 1882			131,400 00
Cash on deposit in banks or trust companies			1,100 00
Cash on hand.....			34,993 21
			<u>1,149 50</u>

All other assets not included above, viz.:

Interest due and accrued.....	\$5,609 87	
For rent of office.....	25 00	
		<u>\$5,634 87</u>

\$369,316 66

LIABILITIES.

Amount due depositors.....		\$357,649 03
Principal	\$351,425 78	
Interest credited for the six months ending with Decem- ber 31, 1885	6,223 25	

Surplus.....		<u>11,667 63</u>
--------------	--	------------------

\$369,316 66

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day....	\$44,601 21
From depositors, not including interest credited	102,327 70
From interest on loans, deposits and investments	16,018 18
From rents from banking house.....	25 00
From mortgages.....	5,500 00
From redemption of stocks.....	10,500 00
From loans repaid	300 00
	<u>\$179,272 09</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$80,686 58
For loans on bonds and mortgages	10,000 00
For stocks and bonds purchased, par value, \$46,000; cost, including premiums, commissions, etc.....	50,307 50
For current expenses of the bank, viz.: Salaries	\$999 96
For expenses of banking house or rent of banking rooms	450 00
For other expenses	685 34

2,135 30

Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day.....	36,142 71
---	-----------

\$179,272 09

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	1,167
Number of accounts opened and re-opened during the year 1885	248
Number of accounts closed during the year 1885.....	133
Largest amount due any one depositor January 1, 1886, <i>ex-</i> <i>clusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate....	\$3,000 00
Average amount of each account January 1, 1886.....	306 46
Amount deposited during the year 1885, not including in- terest credited <i>for</i> that period.....	102,327 70

Amount withdrawn during the year 1885.....	\$80,686 58
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885.....	\$5,905 08
January, 1886.....	6,223 25
	<hr/>
	12,128 33
	<hr/>

Rate per cent of dividends or interest to depositors during the year 1885: 4 per cent on sums of \$1,000; 3 per cent on the excess to \$3,000.

84. MIDDLETOWN SAVINGS BANK, MIDDLETOWN.

[South street; incorporated 1866.]

H. R. WILCOX, *President.* D. H. BAILEY, *Treasurer.*

TRUSTEES.

H. R. Wilcox,	John G. Wilkin,	M. T. Hayes,	A. Bull,
A. L. Vail,	L. Armstrong,	S. H. Talcott,	Geo. B. Adams,
N. W. Vail,	M. D. Stivers,	Wm. Millspaugh,	Geo. L. Denton.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$441,024 00
Stock investments, viz.:	
<i>Stocks and Bonds:</i>	
United States.....	Cost. \$109,136 25 Par value. \$100,000 00 Estimated market value. \$123,125 00
Cities in this State.....	24,250 00 20,000 00 24,200 00
Towns in this State.....	81,588 15 81,600 00 83,050 00
Villages in this State.....	25,880 00 25,600 00 25,692 00
	<hr/>
	\$240,854 40 \$227,200 00 \$256,067 00
	<hr/>
	256,067 00
Amount loaned on stocks as authorized by chapter 409, Laws of 1882	34,645 00
Banking house and lot, cost, \$15,199.61; estimated present value.....	12,500 00
Other real estate, cost, \$18,682; estimated present value. ...	18,530 00
Cash on deposit in banks or trust companies.....	168,523 97
Cash on hand	31,646 22
All other assets not included above, viz.:	
Amount loaned on collaterals, viz.....	\$2,800 00
Bonds and mortgages, \$4,300.	
Interest due and accrued.....	11,759 52
Safe.....	750 00
Rents due.....	41 25
	<hr/>
	15,350 77
	<hr/>
	\$978,286 96
	<hr/>

LIABILITIES

Amount due depositors	\$902,237 38
Principal	\$886,729 41
Interest credited for the six months ending with December 31, 1885	15,507 97
	<hr/>
Surplus.....	76,049 58
	<hr/>
	\$978,286 96
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$141,637 91
From depositors, not including interest credited.....	390,840 72
From interest on loans, deposits and investments.	45,457 70
From rents from banking house.....	\$412 50
From rents from other real estate.....	750 66
	<hr/>
	1,163 16
From mortgages	46,050 00
From redemption of stocks.....	2,00 00
From stock sold, par value, \$81,500; amount received therefor	94,749 37
From loans repaid	21,980 00
From all other sources, viz.: Real estate sold.....	175 00
	<hr/>
	\$744,053 86

PAYMENTS.

To depositors, including interest paid to them	\$452,840 66
For loans on bonds and mortgages	42,859 00
For loans on stocks and other securities	38,845 00
For stocks and bonds purchased, par value, \$2,500; cost, including premiums, commissions, etc.....	2,500 00
For interest (other than interest payments to depositors)..	532 55
For current expenses of the bank, viz.: Salaries.....	\$3,337 06
For expenses of banking house or rent of banking rooms.	481 13
For other expenses.....	1,611 24
	<hr/>
	5,429 43
For taxes on real estate, except banking house.....	124 92
For repairs and other incidental expenses on real estate, except banking house.....	537 58
Other payments, viz.:	
Loss on mortgage foreclosed.....	\$109 50
Short cash.....	100 00
Difference in bank account.....	5 03
	<hr/>
	214 53
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	200,170 19
	<hr/>
	\$744,053 86

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	3,955
Number of accounts opened and re-opened during the year 1885.....	805
Number of accounts closed during the year 1885.....	646
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$3,000 00
Average amount of each account January 1, 1886	228 12
Amount deposited during the year 1885, not including interest credited <i>for</i> that period....	390,840 72
Amount withdrawn during the year 1885.....	452,840 66
Amount of interest credited and paid <i>for</i> the year 1885, and when:	
July, 1885.....	\$14,773 98
January, 1886.....	15,507 97
	<hr/>
	30,281 95

Rate per cent of dividends or interest to depositors during the year 1885: 4 per cent to \$1,000; 3 per cent on excess.

85. NEWBURGH SAVINGS BANK, NEWBURGH.

[Incorporated 1852.]

DANIEL B. ST. JOHN, *President.*THOS. C. RING, *Treasurer*

TRUSTEES.

Daniel B. St. John,	J. H. H. Chapman,	Isaac C. Chapman,	Wm. O. Mailler,
Chas. S. Jenkins,	H. M. Hirschberg,	James T. Lawson,	Peter Ward,
William Townsend,	J. De Witt Walsh,	J. Schoonmaker,	James M. Wentz
John Forsyth,	James Bigler,	Wm. H. Carson,	D. S. Waring.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$708,530 00
 Stock investments, viz.:

Stocks and Bonds:

	Cost.	Par value.	Estimated market value.
United States.....	\$835,376 25	\$800,000 00	\$960,000 00
Cities in this State.....	2,703,758 09	2,258,400 00	2,871,513 00
Towns in this State.....	27,070 00	27,000 00	27,120 00

<u>\$3,566,204 34</u>	<u>\$3,085,400 00</u>	<u>\$3,858,633 00</u>
-----------------------	-----------------------	-----------------------

3,858,633 00

Banking house and lot, cost, \$115,527.16 ; estimated present
 value.....

50,000 00

Cash on deposit in banks or trust companies

257,666 36

All other assets not included above, viz.:

Amount loaned on collaterals, viz..... \$9,300 00

Bank stocks, estimated value of collaterals, \$20,606.

Interest due and accrued..... 68,897 77

78,197 77

<u>\$4,953,027 13</u>

LIABILITIES.

Amount due depositors..... \$4,054,002 58

Principal \$3,980,335 41

Interest credited for the six months ending with Decem-
 ber 31, 1885.....

73,667 17

Surplus.....

899,024 55

<u>\$4,953,027 13</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$250,670 40
From depositors, not including interest credited.....	990,681 23
From interest on loans, deposits and investments	211,549 81
From rents from banking house.....	2,253 40
From mortgages.....	43,833 00
From redemption of stocks.....	4,667 00
From all other sources, viz.: Profit and loss	6 25
	<u>\$1,503,661 09</u>

PAYMENTS.

To depositors, including interest paid to them..... \$1,026,933 33

For loans on bonds and mortgages	\$83,400 00
For stocks and bonds purchased, par value, \$84,000; cost, including premiums, commissions, etc.....	120,668 75
For interest (other than interest payments to depositors)...	1,787 17
For current expenses of the bank, viz.: Salaries	\$10,150 00
For expenses of banking house or rent of banking rooms.	2,098 58
For other expenses.....	956 90
	13,205 48
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	257,666 36
	<u>\$1,503,661 09</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886	9,879
Number of accounts opened and re-opened during the year 1885.....	1,361
Number of accounts closed during the year 1885.....	1,182
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$6,222 81
Number of such accounts which exceed \$3,000	49
Average amount of each account January 1, 1886.....	\$410 36
Amount deposited during the year 1885, not including interest credited <i>for</i> that period	990,681 23
Amount withdrawn during the year 1885.....	1,026,933 33
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885	\$71,397 20
January, 1886	73,667 17
	<u>145,064 37</u>

Rate per cent of dividends or interest to depositors during the year 1885 : 4 per cent on \$2,000; 3 per cent on excess to \$3,000.

86. WALDEN SAVINGS BANK, WALDEN.

[Main street; incorporated 1872.]

GEORGE WELLER, *President*.

W. G. RUTHERFORD, *Secretary*.

TRUSTEES.

George Weller,	Robert Ashby,	Hiram B. Wooster,	N. J. Fowler,
John V. Tears,	John R. Hays,	Daniel M. Wade,	Frederick Bodine,
Moses Littell,	T. L. Millspaugh,	George Willer, Jr.,	Jacob Tears.
Jacob Van Steenb'gh,			

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$115,955 00		
Stock investments, viz.:			
<i>Stocks and Bonds:</i>			
	Cost.	Par value.	Estimated market value.
New York State.....	\$6,664 00	\$5,600 00	\$6,664 00
Cities in this State.....	47,572 71	44,000 00	51,125 21
Counties in this State.....	1,020 00	1,500 00	1,875 00
Towns in this State.....	39,558 25	37,700 00	39,574 00
Villages in this State.....	5,105 00	5,000 00	5,000 00
	<u>\$100,819 96</u>	<u>\$93,800 00</u>	<u>\$104,238 21</u>
			104,238 21

Cash on deposit in banks or trust companies	\$7,631 86
Cash on hand	1,667 98
All other assets not included above, viz.: Interest due and accrued	5,051 15
	<hr/>
	\$234,544 20
	<hr/>

LIABILITIES.

Amount due depositors	\$205,959 24
Principal	\$202,599 89
Interest credited for six months ending with December 31, 1885	3,359 35
	<hr/>
Surplus	28,584 96
	<hr/>
	\$234,544 20
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$9,015 38
From depositors, not including interest credited	57,380 80
From interest on loans, deposits and investments	10,976 62
From mortgages	2,100 00
From redemption of stocks	4,374 70
From stock sold, par value, \$16,000; amount received therefor	22,399 23
	<hr/>
	\$106,246 73
	<hr/>

PAYMENTS.

To depositors, including interest paid to them	\$67,149 80
For loans on bonds and mortgages	13,150 00
For stocks and bonds purchased, par value, \$13,200; cost, including premiums, commissions, etc.	15,471 71
For interest (other than interest payments to depositors) ..	206 37
For current expenses of the bank, viz.: Salaries	\$700 00
For expenses of banking house or rent of banking rooms ..	175 00
For other expenses	94 01
	<hr/>
	969 01
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	9,299 84
	<hr/>
	\$106,246 73
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886	909
Number of accounts opened and re-opened during the year 1885	150
Number of accounts closed during the year 1885	124
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$3,150 27
Number of such accounts which exceed \$3,000	1
Average amount of each account January 1, 1886	\$226 57
Amount deposited during the year 1885, not including interest credited <i>for</i> that period	57,380 80
Amount withdrawn during the year 1885	67,149 80

Amount of interest credited and paid *for* the year 1885, and when :

July, 1885.....	\$3,192 60	
January, 1886.....	3,359 35	
		<u>\$6,551 95</u>

Rate per cent of dividends or interest to depositors during the year 1885, 3 and 4 per cent.

87. WARWICK SAVINGS BANK, WARWICK.

[Incorporated 1875.]

JAMES H. HOLLY, *President.*

THOMAS BURT, *Treasurer.*

TRUSTEES.

James H. Holly,	John Ackerman,	James Wisner,	J. E. Waterbury,
William L. Ogden,	Samuel Pelton,	Thomas Welling,	A. James Burt,
C. J. Lazear,	William M. Sanford,	William J. Sly,	C. H. Wilson.
Thomas Burt,			

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$98,989 00
Stock investments, viz.:	

Stocks and Bonds:

	Cost.	Par value.	Estimated. market value.
United States.....	\$8,148 26	\$7,000 00	\$8,610 00
Cities in this State.....	165,963 87	140,700 00	172,643 00
Counties in this State....	10,845 63	9,500 00	10,600 00
Towns in this State.....	40,289 90	38,500 00	40,765 00
Villages in this State.....	14,082 95	13,000 00	15,273 75
	<u>\$239,330 61</u>	<u>\$208,700 00</u>	<u>\$247,891 75</u>

247,891 75

Amount loaned on stocks as authorized by chapter 409,

Laws of 1882.. ..	450 00
Cash on deposit in banks or trust companies.....	31,817 83
Cash on hand... ..	317 81
All other assets not included above, viz.:	

Accrued interest	\$6,467 45
Furniture and fixtures	300 00

6,767 45

\$386,233 84

LIABILITIES.

Amount due depositors	\$358,748 32
Principal	\$352,164 35
Interest credited for the six months ending with Decem- ber 31, 1885	6,583 97

Surplus

27,485 52

\$386,233 84

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$26,521 77
--	-------------

From depositors, not including interest credited.....	\$117,021 46
From interest on loans, deposits and investments	16,995 60
From mortgages.....	8,925 00
From redemption of stocks.....	6,800 00
From loans repaid	5,300 00
	<hr/>
	\$181,563 83
	<hr/>

PAYMENTS.

To depositors, including interest paid to them	\$102,328 55
For loans on bonds and mortgages.	29,450 00
For loans on stocks and other securities	50 00
For stocks and bonds purchased, par value, \$15,000; cost, including premiums, commissions, etc.....	15,718 75
For interest (other than interest payments to depositors) .	395 51
For current expenses of the bank, viz.: Salaries.....	\$1,250 00
For expenses of banking house or rent of banking rooms.	50 00
For other expenses.....	185 38
	<hr/>
	1,485 38
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	32,135 64
	<hr/>
	\$181,563 83
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886... ..	1,284
Number of accounts opened and re-opened during the year 1885	221
Number of accounts closed during the year 1885.....	140
Largest amount due any one depositor January 1, 1886, <i>ex- clusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$3,000 00
Average amount of each account January 1, 1886	279 39
Amount deposited during the year 1885, not including interest credited <i>for</i> that period.....	117,021 46
Amount withdrawn during the year 1885.....	102,328 55
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885.....	\$5,936 48
January, 1886.....	6,583 97
	<hr/>
	12,520 45
	<hr/>

Rate per cent of dividends or interest to depositors during the year
1885, 4 per cent.

OSWEGO COUNTY.

88. FULTON SAVINGS BANK, FULTON.

[Oneida street; incorporated 1871.]

SANDS N. KENYON, *President*.

ABRAHAM HOWE, *Treasurer*.

TRUSTEES.

S. N. Kenyon,
A. Howe,
Geo. M. Case,
R. Bradshaw,

C. G. Bacon,
J. W. Pratt,
W. D. Patterson,
Wm. Dexter,

Ezra Hogeland,
C. S. Osgood,
J. C. Wells,
W. J. Lovejoy,

Arvin Rice,
Giles S. Piper,
W. S. Nelson,
Ira Carrier.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$110,478 72
 Stock investments, viz.:

Stocks and Bonds:

	Cost.	Par value.	Estimated market value.
Cities in this State.....	\$10,640 00	\$11,200 00	\$12,432 00
Towns in this State.....	38,296 50	38,100 00	43,029 00
	<u>\$48,936 50</u>	<u>\$49,300 00</u>	<u>\$55,461 00</u>

55,461 00

Amount loaned on stocks as authorized by chapter 409,
 Laws of 1882.....

23,245 00

Real estate, cost, \$193.90; estimated present value.....

200 00

Cash on deposit in banks or trust companies.....

24,574 29

Cash on hand.

3,358 83

All other assets not included above, viz.:

Interest due and accrued..... \$5,098 93

Furniture and safes 1,300 00

6,398 93

\$223,716 77

LIABILITIES.

Amount due depositors \$207,315 61

Principal \$203,658 36

Interest credited for the six months ending with Decem-
 ber 31, 1885..... 3,657 25

Surplus..... 16,401 16

\$223,716 77

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$25,368 39
From depositors, not including interest credited.....	196,330 29
From interest on loans, deposits and investments.....	10,701 79
From rents from real estate	7 50
From mortgages.....	7,978 77
From redemption of stocks.....	300 00
From loans repaid.....	11,692 00
From all other sources, viz.: Credited profit and loss from error in account 1879.....	100 00
	<u>\$252,478 74</u>

PAYMENTS.

To depositors, including interest paid to them	\$185,299 12
For loans on bonds and mortgages	24,300 89
For loans on stocks and other securities.....	8,842 00
For stocks and bonds purchased, par value, \$4,000; cost including premiums, commissions, etc.....	4,180 00
For interest (other than interest payments to depositors) ..	179 07
For current expenses of the bank, viz.: Salaries.....	\$1,250 00
For expenses of banking house or rent of banking rooms.....	200 00
For other expenses	95 43
	<u>1,545 43</u>

224	REPORT ON SAVINGS BANKS.
For real estate acquired by foreclosure, or in settlement of debts due the bank	\$193 90
For taxes on real estate, except banking house.....	5 21
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	27,933 12
	<hr/> \$252,478 74 <hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886	1,310
Number of accounts opened and re-opened during the year 1885	334
Number of accounts closed during the year 1885	267
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.....	\$3,000 00
Average amount of each account January 1, 1886.....	158 25
Amount deposited during the year 1885, not including interest credited <i>for</i> that period.....	196,330 29
Amount withdrawn during the year 1885:	185,299 12
Amount of interest credited and paid <i>for</i> the year 1885, and when:	
July, 1885.....	\$3,527 48
January, 1886.....	3,657 25
Credited at other periods.....	70 33
	<hr/> 7,255 06 <hr/>

Rate per cent of dividends or interest to depositors during the year 1885, 4 per cent.

89. OSWEGO CITY SAVINGS BANK, OSWEGO.

[212 West First street; incorporated 1859.]

BYRON DE WITT, *President*. JOHN P. PHELPS, *Treasurer*.

TRUSTEES.

Byron De Witt,	Richard J. Oliphant,	John Ratigan,	Henry H. Lyman,
Orson H. Brown,	Charles H. Butler,	Norman M. Andrews,	Thomas P. Kingsford,
John H. McCollom,	Benjamin Mongin,	Aaron Colnon,	William H. Goit.
Oscar H. Hastings,			

FINANCIAL.

RESOURCES.

Bonds and mortgages				\$159,840 00
Stock investments, viz.:				
<i>Stocks and Bonds:</i>				
	Cost.	Par value.	Estimated market value.	
United States..... .. .	\$22,377 00	\$19,750 00	\$24,292 50	
Cities in this State	230,950 00	187,200 00	237,639 00	
Towns in this State.....	178,680 00	178,700 00	180,306 00	
Villages in this State.. . .	46,573 13	45,000 00	46,573 13	
	<hr/>	<hr/>	<hr/>	
	\$478,580 13	\$430,650 00	\$488,810 63	
	<hr/>	<hr/>	<hr/>	
				488,810 63
Amount loaned on stocks as authorized by chapter 409, Laws of 1882.....				66,435 00
Banking house and lot, cost, \$48,952.18; estimated present value.....				15,000 00
Other real estate, cost, \$7,037.70; estimated present value.				3,500 00

OSWEGO COUNTY.

225

Cash on deposit in banks or trust companies.....	\$75,072 29
Cash on hand.....	6,528 89
All other assets not included above, viz.:	

Amount loaned on collaterals, viz.....	\$1,874 51
Railroad bonds, estimated market value of collaterals, \$1,874.51.	
Interest due and accrued.....	12,809 87
Land contracts, principal due.....	1,369 00
Interest accrued on same.....	40 07
Safe deposit.....	256 38
Rents, bank building.....	154 16

16,503 99

\$831,690 80

LIABILITIES.

Amount due depositors	\$795,131 43
Principal	\$781,123 47
Interest credited for the six months ending with Decem- ber 31, 1885	14,007 96

Other liabilities, viz.: Interest accrued on deposits to January 1, 1886.....	297 31
Surplus.....	36,262 06

\$831,690 80

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day....	\$54,725 22
From depositors, not including interest credited.....	532,381 60
From interest on loans, deposits and investments.....	41,167 54
From rents from banking house	\$1,324 84
From rents from other real estate.....	529 61
From mortgages.....	1,854 45
From redemption of stocks.....	7,955 00
From stocks sold, par value, \$200; amount received there- for	55,875 44
From loans repaid	25 00
From all other sources, viz.:	65,749 40
Land contracts	\$256 00
Real estate sold ..	3,700 00
Exchange	102 19
Guarantee fund	69
	4,058 88
	<u>\$763,792 53</u>

PAYMENTS.

To depositors, including interest paid to them	\$472,037 29
For loans on bonds and mortgages.....	17,350 00
For loans on stocks and other securities ..	104,657 91
For stocks and bonds purchased, par value, \$76,281.09; cost, including premiums, commissions, etc.....	80,650 98
For interest (other than interest payments to depositors)...	1,034 62
For current expenses of the bank, viz.: Salaries.....	\$3,880 00
For expenses of banking house or rent of banking rooms...	710 68
For other expenses.....	1,122 80
	5,713 48

For taxes on real estate, except banking house.....	\$288 91
For repairs and other incidental expenses on real estate, except banking house.....	457 77
Other payments.....	39
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	81,601 18
	<hr/>
	\$763,792 53
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886	3,062
Number of accounts opened and re-opened during the year 1885.....	1,039
Number of accounts closed during the year 1885.....	885
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.	\$3,243 03
Number of such accounts which exceed \$3,000.....	2
Average amount of each account January 1, 1886.....	\$259 67
Amount deposited during the year 1885, not including interest credited <i>for</i> that period.....	532,381 60
Amount withdrawn during the year 1885.....	472,037 29
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885.....	\$12,993 14
January, 1886.....	14,007 96
Credited at other periods.....	521 98
Paid but not credited at other periods.....	58 70
	<hr/>
	27,581 78
	<hr/>

Rate per cent of dividends or interest to depositors during the year
1885, 4 per cent.

90. OSWEGO COUNTY SAVINGS BANK, OSWEGO.

[Corner East First and Bridge streets; incorporated 1870.]

JOHN B. EDWARDS, *President*.

JOSEPH B. LATHROP, *Treasurer*.

TRUSTEES.

O. M. Bond,	Alonzo H. Failing,	J. L. McWhorter,	B. S. Stone,
S. M. Coon,	H. L. Hart,	A. S. Page,	B. C. Turner,
Daniel L. Couch,	J. B. Lathrop,	Gilbert E. Parsons,	J. Wendell,
Benjamin Doolittle,	DeWitt C. Littlejohn,	Charles Rhodes,	M. Worts.
John B. Edwards,	J. D. Macfarlane,		

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$135,808 00
Stock investments, viz.:	

<i>Stocks and Bonds :</i>	Cost.	Par value.	Estimated market value.
Cities in this State.....	\$111,340 79	\$105,700 00	\$117,227 50
Counties in this State.....	10,000 00	10,000 00	10,000 00
Towns in this State.....	224,095 50	217,900 00	226,989 00
	<hr/>	<hr/>	<hr/>
	\$345,436 29	\$333,600 00	\$354,216 50
	<hr/>	<hr/>	<hr/>

354,216 50

Amount loaned on stocks as authorized by chapter 409, Laws of 1882.....	\$14,900 00
Cash on deposit in banks or trust companies.....	39,583 00
Cash on hand.....	3,849 38
All other assets not included above, viz.:	
Interest due and accrued	\$11,825 19
Furniture and fixtures	1,700 00
Taxes advanced.....	50 59
	<hr/> 13,575 78
	<hr/> \$561,932 66

LIABILITIES.

Amount due depositors.....	\$520,383 65
Principal.....	\$511,169 27
Interest credited for the six months ending with Decem- ber 31, 1885	9,214 38
Other liabilities, viz.: Expenses incurred but unpaid ...	101 66
Surplus	41,447 35
	<hr/> \$561,932 66

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$33,190 68
From depositors, not including interest credited.	370,168 49
From interest on loans, deposits and investments	28,888 73
From mortgages	6,500 00
From redemption of stocks	16,700 00
From stocks sold, par value, \$1,000; amount received therefor.....	1,000 00
From loans repaid	8,936 12
From all other sources, viz.:	
Exchange.....	\$54 38
Taxes repaid	102 10
Oswego city warrants paid.....	15,590 64
	<hr/> 15,747 12
	<hr/> \$481,131 14

PAYMENTS.

To depositors, including interest paid to them.....	\$344,259 31
For loans on bonds and mortgages	14,100 00
For loans on stocks and other securities....	16,300 00
For stocks and bonds purchased, par value, \$57,490.64; cost, including premiums, commissions, etc.....	58,921 23
For current expenses of the bank, viz.: Salaries.....	\$3,050 00
For expenses of banking house or rent of banking rooms.	400 00
For other expenses.....	566 12
	<hr/> 4,016 12
Other payments, viz.: Taxes and insurance	102 10
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	43,432 38
	<hr/> \$481,131 14

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	1,781
Number of accounts opened and re-opened during the year 1885.....	697
Number of accounts closed during the year 1885.....	602
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$3,000 00
Average amount of each account January 1, 1886.....	292 18
Amount deposited during the year 1885, not including interest credited <i>for</i> that period	370,168 49
Amount withdrawn during the year 1885.....	343,694 63
Amount of interest credited and paid <i>for</i> the year 1885, and when:	
July, 1885.....	\$8,673 58
January, 1886	9,214 38
Paid but not credited at other periods.....	564 68
	18,452 64

Rate per cent of dividends or interest to depositors during the year 1885, 4 per cent.

PUTNAM COUNTY.

91. PUTNAM COUNTY SAVINGS BANK, BREWSTERS.

MORGAN HORTON, <i>President</i>		[Incorporated 1871.]	F. A. HOYT, <i>Secretary.</i>
TRUSTEES.			
Morgan Horton,	J. K. Smith,	Thacher H. Theal,	Jesse Haveland,
John S. Eno,	George Hine,	Odle Close,	I. W. Dykman,
Warren S. Paddock,	W. F. Fowler,	E. M. Storms,	A. D. Freer,
A. F. Lobdell,	J. B. Quick,	W. T. Ganny,	F. A. Hoyt.

FINANCIAL.

RESOURCES.			
Bonds and mortgages			\$104,585 00
Stock investments, viz.:			
<i>Stocks and Bonds:</i>			
	Cost.	Par value.	Estimated market value.
United States..	\$15,908 00	\$14,000 00	\$17,080 00
Cities in this State..	53,712 50	50,500 00	60,895 00
Towns in this State.....	21,130 00	20,500 00	20,990 00
	\$90,750 50	\$85,000 00	\$98,965 00
Real estate, cost, \$10,200; estimated present value.....			98,965 00
Cash on deposit in banks or trust companies.....			10,500 00
Cash on hand.....			11,417 73
All other assets not included above, viz.:			1,953 40
Amount loaned on collaterals, viz.		\$200 00	
Bond and mortgage, estimated value of collaterals, \$2,000.			
Interest due and accrued.....		4,590 23	
			4,790 23
			\$232,211 36

LIABILITIES.

Amount due depositors.....		\$211,490 58
Principal.....	\$207,224 20	
Interest credited for the six months ending with December 31, 1885.....	4,266 38	
Surplus		20,720 78
		<u>\$232,211 36</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$18,008 12
From depositors, not including interest credited..	67,519 38
From interest on loans, deposits and investments	10,626 26
From mortgages.....	6,650 00
From stocks sold, par value, \$1,000; amount received therefor ..	1,000 00
	<u>\$103,803 76</u>

PAYMENTS.

To depositors, including interest paid to them....	\$66,398 85
For loans on bonds and mortgages	12,000 00
For stocks and bonds purchased, par value, \$10,000; cost, including premiums, commissions, etc.	10,600 00
For interest (other than interest payments to depositors)..	220 90
For current expenses of the bank, viz.: Salaries.....	\$950 00
For other expenses.....	241 88
	<u>1,191 88</u>
For repairs and other incidental expenses on real estate, except banking house.	21 00
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	13,371 13
	<u>\$103,803 76</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	837
Number of accounts opened and re-opened during the year 1885.....	192
Number of accounts closed during the year 1885.	159
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$3,000 00
Average amount of each account January 1, 1886	252 67
Amount deposited during the year 1885, not including interest credited <i>for</i> that period.....	67,519 38
Amount withdrawn during the year 1885.....	66,398 85
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885	\$3,837 85
January, 1886.....	4,266 38
	<u>8,104 23</u>

Rate per cent of dividends or interest to depositors during the year 1885, 4 per cent.

QUEENS COUNTY.

92. COLLEGE POINT SAVINGS BANK, COLLEGE POINT.

[Incorporated 1872.]

HERMAN FUNKE, *President.*FERDINAND A. REUSS, *Secretary.*

TRUSTEES.

Herman Funke,
William Pauly,
Hugo Funke,
Charles Grell,Emil Greeff,
A. D. Schlesinger,
Anton Roesingh,
Frederick Gerbig,F. A. Boker,
A. L. Poppenhusen,
Hermann Schleicher,
Herman Funke, Jr.,
George L. Gillette,
F. A. Reuss.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$165,050 00
Stock investments, viz.:	

Stocks and Bonds:

	Cost.	Par value.	Estimated market value.
United States.....	\$26,208 75	\$25,000 00	\$25,937 50
Villages in this State... ..	81,245 00	77,300 00	91,245 00
	<u>\$107,453 75</u>	<u>\$102,300 00</u>	<u>\$117,182 50</u>

\$117,182 50

Real estate, cost, \$4,523; estimated present value..... 3,000 00

Cash on deposit in banks or trust companies. 14,526 16

Cash on hand..... 6,296 03

All other assets not included above, viz.:

Interest due and accrued.....	\$3,840 66
Safe and fixtures.....	700 00
	<u>4,540 66</u>

\$310,595 35

LIABILITIES.

Amount due depositors..... \$271,334 02

Principal	\$266,533 98
Interest credited for the six months ending with December 31, 1885	4,800 04

Surplus. 39,261 33

\$310,595 35

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day....	\$22,896 69
From depositors, not including interest credited.....	80,854 77
From interest on loans, deposits and investments.....	12,969 55
From rents from real estate.	396 00
From mortgages	1,950 00
From redemption of stocks.....	1,000 00
From stock sold, par value, \$10,000; amount received there- for.....	12,243 75
From all other sources, viz.: Real estate sold.....	2,100 00

\$134,410 76

PAYMENTS.

To depositors, including interest paid to them.....	\$79,251 89
For loans on bonds and mortgages.....	6,500 00
For stocks and bonds purchased, par value, \$25,000; cost, including premiums, commissions, etc	26,208 75
For current expenses of the bank, viz.: Salaries.....	\$1,100 00
For expenses of banking house or rent of banking rooms..	228 50
For other expenses.....	150 44
	<hr/>
	1,478 94
For taxes on real estate, except banking house.....	78 29
For repairs and other incidental expenses on real estate, except banking house.	70 70
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day.....	20,822 19
	<hr/>
	\$134,410 76

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	993
Number of accounts opened and re-opened during the year 1885.....	133
Number of accounts closed during the year 1885.....	76
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.	\$2,801 00
Average amount of each account January 1, 1886	273 24
Amount deposited during the year 1885, not including interest credited <i>for</i> that period.....	80,854 77
Amount withdrawn during the year 1885.....	79,251 89
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885.....	\$4,764 79
January, 1886.....	4,800 04
	<hr/>
	9,564 83

Rate per cent of dividends or interest to depositors during the year 1885: 4 per cent to \$2,000; 3 per cent on excess.

93. JAMAICA SAVINGS BANK, JAMAICA.

[Fulton street; incorporated 1850.]

AARON A. DE GRAUW, *President*.

MORRIS FOSDICK, *Treasurer*.

TRUSTEES.

Morris Fosdick,	Martin J. Duryea,	George L. Peck,	John E. Backus,
Aaron A. De Grauw,	John W. De Mott,	Lewis L. Fosdick,	J. Tyler Watts,
John J. Armstrong,	Daniel Smith,	John H. Sutphin,	Starr Edwards.
William Durland,	J. H. Brinckerhoff,	Stephen Ryder,	

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$290,005 02
Stock investments, viz.:	

<i>Stocks and Bonds :</i>			
	Cost.	Par value.	Estimated market value.
United States.....	\$10,062 50	\$10,000 00	\$12,300 00
District of Columbia, 3-65s.	10,369 38	10,000 00	11,600 00
Missouri State	8,700 00	10,000 00	10,280 00
Cities in this State	4,704 59	5,000 00	5,580 00
Counties in this State.....	209,000 00	209,000 00	211,400 00
Towns in this State....	3,000 00	3,000 00	3,210 00
	<hr/>	<hr/>	<hr/>
	\$245,836 47	\$247,000 00	\$254,370 00
	<hr/>	<hr/>	<hr/>
			254,370 00

Banking house and lot, cost, \$9,805.98; estimated present value.....	\$9,805 98
Other real estate, cost, \$4,000; estimated present value ...	4,000 00
Cash on deposit in banks or trust companies.....	100,621 88
Cash on hand.....	10,885 97
All other assets not included above, viz.: Interest due and accrued	5,725 40
	<hr/> \$675,414 25 <hr/>

LIABILITIES.

Amount due depositors	\$605,502 54
Principal.....	\$595,196 33
Interest credited for the six months ending with December 31, 1885.....	10,306 21
	<hr/>
Surplus	69,911 71
	<hr/> \$675,414 25 <hr/>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$118,312 57
From depositors, not including interest credited.....	280,636 07
From interest on loans, deposits and investments	27,819 03
From rents from banking house.....	\$200 00
From rents from other real estate.....	317 20
	<hr/> 517 20
From mortgages.....	18,926 23
From redemption of stocks	94,000 00
	<hr/> \$540,211 10 <hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$261,638 34
For loans on bonds and mortgages	55,300 00
For stocks and bonds purchased, par value, \$110,000; cost, including premiums, commissions, etc	110,000 00
For current expenses of the bank, viz.: Salaries.....	\$1,050 00
For expenses of banking house or rent of banking rooms..	302 10
For other expenses.....	295 38
	<hr/> 1,647 48
For taxes on real estate, except banking house.....	68 16
For repairs and other incidental expenses on real estate, except banking house.....	49 27
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	111,507 85
	<hr/> \$540,211 10 <hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	1,807
Number of accounts opened and re-opened during the year 1885.....	297
Number of accounts closed during the year 1885.....	197
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$5,381 31

Number of such accounts which exceed \$3,000	5
Average amount of each account January 1, 1886	\$335 08
Amount deposited during the year 1885, not including interest credited <i>for</i> that period	280,636 07
Amount withdrawn during the year 1885	261,638 34
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885	\$9,683 70
January, 1886	10,306 21
	<hr/> 19,989 91 <hr/>

. Rate per cent of dividends or interest to depositors during the year 1885: 4 per cent on \$1,000; 3 per cent on excess.

94. LONG ISLAND CITY SAVINGS BANK, LONG ISLAND CITY.

[Corner Jackson avenue and Third street; incorporated 1875.]

SYLVESTER GRAY, *President.*

J. ROB. LAWS, *Cashier.*

TRUSTEES.

Sylvester Gray,	J. H. Smedley,	J. B. Woodruff,	Chas. W. Hallett,
J. Appleton,	J. Gregory,	J. H. Livingston,	Richard Armstrong,
Henry R. White,	G. Petry,	H. M. Thomas,	W. J. Burnett,
J. Corwith,	G. W. Williams,	D. S. Jones,	A. T. Payne.

FINANCIAL.

RESOURCES.

Bonds and mortgages				\$57,080 00
Stock investments, viz.:				
<i>Stocks and Bonds:</i>				
	Cost.	Par value.	Estimated	
			market value.	
Cities in this State	\$45,312 65	\$45,500 00	\$48,420 00	
Towns in this State.	5,112 40	5,000 00	5,560 00	
	<hr/>	<hr/>	<hr/>	
	\$50,425 05	\$50,500 00	\$53,980 00	
	<hr/>	<hr/>	<hr/>	
				53,980 00
Amount loaned on stocks as authorized by chapter 409, Laws of 1882				11,215 00
Cash on deposit in banks or trust companies				7,267 17
Cash on hand				4,589 96
All other assets not included above, viz.:				
Interest due and accrued			\$1,695 29	
Furniture, fixtures and safe			600 00	
			<hr/>	
				2,295 29
				<hr/>
				\$136,427 42

LIABILITIES.

Amount due depositors	\$127,043 92
Principal	\$125,194 86
Interest credited for the six months ending with December 31, 1885	1,849 06
	<hr/> 9,383 50 <hr/>
Surplus	\$136,427 42 <hr/>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$6,499 60
From depositors, not including interest credited	250,145 35
From interest on loans, deposits and investments	6,342 44
From mortgages	5,550 00
From redemption of stocks	6,000 00
From loans repaid	2,450 00
	<hr/>
	\$276,987 39
	<hr/>

PAYMENTS.

To depositors, including interest paid to them	\$223,160 98
For loans on bonds and mortgages	11,050 00
For loans on stocks and other securities	8,200 00
For stocks and bonds purchased, par value, \$21,000; cost, including premiums, commissions, etc	21,000 00
For interest (other than interest payments to depositors) . .	199 58
For current expenses of the bank, viz.: Salaries	\$900 00
For expenses of banking house or rent of banking rooms . .	312 00
For other expenses	307 70
	<hr/>
	1,519 70
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	11,857 13
	<hr/>
	\$276,987 39
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886	1,577
Number of accounts opened and re-opened during the year 1885	713
Number of accounts closed during the year 1885	191
Largest amount due any one depositor January 1, 1886, exclusive of interest, and of any deposits made by order of a court of record, or of a surrogate	\$2,953 58
Average amount of each account January 1, 1886	80 56
Amount deposited during the year 1885, not including interest credited for that period	250,145 35
Amount withdrawn during the year 1885	223,160 98
Amount of interest credited and paid for the year 1885, and when :	
July, 1885	\$1,559 23
January, 1886	1,849 06
	<hr/>
	3,408 29
	<hr/>

Rate per cent of dividends or interest to depositors during the year 1885, 4 per cent.

95. QUEENS COUNTY SAVINGS BANK, FLUSHING.

[Incorporated 1859.]

HENRY CLEMENT, *President.* L. M. FRANKLIN, *Secretary.*

TRUSTEES.

Henry Clement,	J. H. Lever,	Geo. Pople,	W. H. Roe,
Geo. B. Roe,	M. D. Gould,	A. K. P. Dennett,	J. Roemer,
H. L. Bogert,	H. Carpenter,	J. Henderson,	Isaac Bloodgood.
H. A. Bogert,	L. M. Franklin,		

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$284,350 00
 Stock investments, viz.:

<i>Stocks and Bonds:</i>				
	Cost.	Par value.	Estimated market value.	
District of Columbia, 3-65s.	\$34,650 00	\$40,000 00	\$46,000 00	
Cities in this State.....	3,960 00	4,000 00	4,400 00	
Towns in this State.....	5,124 50	5,000 00	5,060 00	
Villages in this State.....	22,700 00	18,000 00	22,700 00	
	<u>\$66,434 50</u>	<u>\$67,000 00</u>	<u>\$78,160 00</u>	78,160 00
Amount loaned on stocks as authorized by chapter 409, Laws of 1882				2,000 00
Banking house and lot, cost, \$40,593.45; estimated present value				30,000 00
Other real estate, cost, \$95,214.65; estimated present value.				112,500 00
Cash on deposit in banks or trust companies.....				61,224 84
Cash on hand.....				3,261 89
All other assets not included above, viz.: Interest due and accrued				6,240 26
				<u>\$577,736 99</u>

LIABILITIES.

Amount due depositors	\$490,708 81
Principal.....	\$483,173 24
Interest credited for the six months ending with December 31, 1885	7,535 57
Surplus.....	87,028 18
	<u>\$577,736 99</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$58,347 53
From depositors, not including interest credited	112,215 49
From interest on loans, deposits and investments	20,083 18
From rents from banking house.....	\$939 81
From rents from other real estate.....	4,227 02
	<u>5,166 83</u>
From mortgages.....	4,200 00
From redemption of stocks.....	3,000 00
	<u>\$203,013 03</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$123,414 71
For loans on bonds and mortgages	3,000 00
For loans on stocks and other securities	1,000 00
For stocks and bonds purchased, par value, \$3,000; cost, including premiums, commissions, etc	3,124 50
For current expenses of the bank, viz.: Salaries.....	\$2,300 00
For expenses of banking house or rent of banking rooms.	760 57
For other expenses.....	417 88
	<u>3,478 45</u>

For taxes on real estate, except banking house.....	\$1,677 26
For repairs and other incidental expenses on real estate, except banking house	2,831 38
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	64,486 73
	<hr/>
	\$203,013 03
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	2,193
Number of accounts opened and re-opened during the year 1885.....	259
Number of accounts closed during the year 1885.....	185
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$4,819 14
Number of such accounts which exceed \$3,000.....	9
Average amount of each account January 1, 1886.....	\$223 76
Amount deposited during the year 1885, not including interest credited <i>for</i> that period....	112,215 49
Amount withdrawn during the year 1885	123,414 71
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885.....	\$7,310 01
January, 1886.....	7,535 57
	<hr/>
	14,845 58
	<hr/>

Rate per cent of dividends or interest to depositors during the year
1885 : 4 per cent on \$500 ; 3 per cent on excess to \$3,000.

96. ROSLYN SAVINGS BANK, ROSLYN.

[Incorporated 1876.]

SOLOMON S. JACKSON, *President*. JAMES R. WILLETTS, *Treasurer*.

TRUSTEES.

Stephen Taber,	Stephen A. Jenks,	George S. Downing,	Thomas Mott,
Benjamin D. Hicks,	Joseph H. Bogart,	William I. Willis,	A. M. W. Eastman,
Daniel Underhill,	Edward Willetts,	Richard M. Bowne,	W. Wallace Kirby,
John S. Hicks,	John S. Monell,	Isaac H. Cocks,	Augustus Denton,
Samuel Willetts,	James R. Willetts,	Solomon S. Jackson,	Elbert H. Bogart,
Daniel Bogart,	John M. Clark,	Valentine Downing,	Isaac Sherwood.
Daniel A. Cornwell,			

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$72,650 00
Stock investments, viz. :	
<i>Stocks and Bonds:</i>	
United States.....	Cost. \$10,151 98
Cities in this State.....	9,240 00
Counties in this State.....	1,140 00
Towns in this State	11,517 50
Villages in this State.....	2,450 00
Queens county notes.....	5,000 00
	<hr/>
	\$39,499 48
	<hr/>
	Par value. \$10,000 00
	7,000 00
	1,000 00
	11,000 00
	2,000 00
	5,000 00
	<hr/>
	\$36,000 00
	<hr/>
	Estimated market value. \$12,200 00
	9,490 00
	1,140 00
	11,550 00
	2,400 00
	5,000 00
	<hr/>
	\$41,780 00
	<hr/>
Cash on deposit in banks or trust companies.....	41,780 00
	16,447 87

All other assets not included above, viz.:

Interest due and accrued.....	\$1,738 68	
Office furniture	50 00	
		<u>\$1,788 68</u>
		<u>\$132,666 55</u>

LIABILITIES.

Amount due depositors.....		\$124,651 24
Principal	\$122,811 04	
Interest credited for the six months ending with December 31, 1885.....	1,840 20	
		<u>8,015 31</u>
Surplus		<u>\$132,666 55</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$16,020 27
From depositors, not including interest credited.....	47,954 41
From interest on loans, deposits and investments	5,683 97
From mortgages... ..	4,450 00
From redemption of stocks.....	2,500 00
	<u>\$76,608 65</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$27,778 96
For loans on bonds and mortgages	17,950 00
For stocks and bonds purchased, par value, \$13,000; cost, including premiums, commissions, etc.....	13,840 00
For interest (other than interest payments to depositors)..	48 86
For current expenses of the bank, viz.: Salaries.....	\$450 00
For other expenses.....	92 96
	<u>542 96</u>
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	16,447 87
	<u>\$76,608 65</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	536
Number of accounts opened and re-opened during the year 1885	121
Number of accounts closed during the year 1885	26
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$2,000 00
Average number of each account January 1, 1886.....	232 55
Amount deposited during the year 1885, not including interest credited <i>for</i> that period.....	47,954 41
Amount withdrawn during the year 1885....	27,778 96

Amount of interest credited and paid *for* the year 1885, and when :

July, 1885	\$1,792 60	
January, 1886	1,840 20	
		<u>\$3,632 80</u>

Rate per cent of dividends or interest to depositors during the year 1885 : July, 4 per cent on \$1,000 ; 3 per cent on excess ; January, 4 per cent on \$500 ; 3 per cent on excess.

97. WHITESTONE SAVINGS BANK, WHITESTONE.

Closing.

[Incorporated 1872.]

GEORGE CUTHBERT, *President*.

CHARLES WILLIAMSON, *Secretary*

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$400 00
Cash on deposit in banks or trust companies.....	21 70
All other assets not included above, viz.:	
Books.	\$40 00
Deficiency in assets..	16 96
	<u>56 96</u>
	<u>\$478 66</u>

LIABILITIES.

Amount due depositors	<u>\$478 66</u>
-----------------------------	-----------------

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$35 72
From all other sources, viz. : Subscriptions.....	3 73
	<u>\$39 45</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$11 04
For current expenses of the bank	6 71
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	21 70
	<u>\$39 45</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886	73
Number of accounts closed during the year 1885	25
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.	\$121 68
Average amount of each account January 1, 1886	6 55
Amount withdrawn during the year 1885	11 04

RENSSELAER COUNTY.

98. CENTRAL SAVINGS BANK OF TROY.

Closing.

[13 First street; incorporated 1857.]

MOSES WARREN, *President.*

ASA W. WICKES, *Secretary*

TRUSTEES.

Moses Warren,
J. B. Wilkinson,
J. L. Blanchard,
J. T. Christie,

J. Fales,
A. B. Gibbs,
L. H. Gibbs,
W. J. Howes,

Justus Miller,
James O'Neil,
H. S. Ranken,
A. A. Sampson.

W. Stone Smith,
W.H. Van Schoonho'n,
H. F. Boardman.

FINANCIAL.

RESOURCES.

Cash on deposit in banks or trust companies.....	\$65 26
--	---------

LIABILITIES.

Amount due depositors.. ..	\$65 26
----------------------------	---------

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$565 70
From interest on loans, deposits and investments	6 85
	<hr/>
	\$572 55

PAYMENTS.

To depositors, including interest paid to them.....	\$507 29
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	65 26
	<hr/>
	\$572 55

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	3
Number of accounts closed during the year 1885.....	2
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$15 54
Average amount of each account January 1, 1886.	21 75
Amount withdrawn during the year 1885	507 29
Amount of interest credited and paid <i>for</i> the year 1885, and when: July, 1885	6 85

Rate per cent of dividends or interest to depositors during the year
1885, 3 per cent.

99. MANUFACTURERS' SAVINGS BANK OF TROY.

Closing.

[King and River streets; incorporated 1857.]

GEORGE P. IDE, *President.*

S. O. GLEASON, *Secretary.*

FINANCIAL.

RESOURCES.

Cash on deposit in banks or trust companies.....	\$514 93
--	----------

LIABILITIES.

Amount due depositors	\$405 35
Principal	\$399 60
Interest credited for the six months ending with Decem- ber 31, 1885	5 75
Surplus	109 58
	\$514 93

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$508 51
From interest on loans, deposits and investments.....	11 42
	\$519 93

PAYMENTS.

For current expenses of the bank....	\$5 00
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	514 93
	\$519 93

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	6
Largest amount due any one depositor January 1, 1886, <i>ex- clusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.....	\$251 92
Average amount of each account January 1, 1886.....	67 55
Amount of interest credited and paid <i>for</i> the year 1885, and when:	
July, 1885.....	\$5 67
January, 1886..	5 75
	11 42

Rate per cent of dividends or interest to depositors during the year
1885, 3 per cent.

100. MUTUAL SAVINGS BANK OF TROY.

[18 First street; incorporated 1857.]

WILLIAM KEMP, *President*.G. H. SAGENDORF, *Treasurer*.

TRUSTEES.

William Kemp,
James H. Howe,
W. H. Young,
D. Mann,C. B. Bishop,
J. S. Heartt,
J. Worthington,C. A. Brown,
G. H. Sagendorf,
G. A. Packer,F. N. Mann, Jr.,
Thomas D. Abrams,
G. B. Cluett.

FINANCIAL.

RESOURCES.

Cash on deposit in banks or trust companies \$815 10

LIABILITIES.

Amount due depositors \$815 10

Principal \$803 09
Interest credited for the six months ending with Decem-
ber 31, 1885 12 01

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1,
1885, before transactions of the day \$3,767 33
From depositors, not including interest credited 2 08
From interest on loans, deposits and investments 23 84
\$3,793 25

PAYMENTS.

To depositors, including interest paid to them \$2,978 15
Cash on hand and in banks or trust companies December
31, 1885, after transactions of the day 815 10
\$3,793 25

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886 6
Number of accounts closed during the year 1885 11
Largest amount due any one depositor January 1, 1886, *ex-*
clusive of interest, and of any deposits made by order of
a court of record, or of a surrogate \$672 46
Average amount of each account January 1, 1886 135 85
Amount deposited during the year 1885, not including
interest credited *for* that period 2 08
Amount withdrawn during the year 1885 2,978 15
Amount of interest credited and paid *for* the year 1885, and
when :
July, 1885 \$11 83
January, 1886 12 01
23 84Rate per cent of dividends or interest to depositors during the year
1885, 3 per cent.

101. STATE SAVINGS BANK OF TROY.

[20 First street; incorporated 1856.]

CHARLES WARNER, *President.*

WILLARD GAY, *Secretary.*

TRUSTEES.

Chas. Warner,
Lyman R. Avery,
Henry Ingram,
Willard Gay,

Philip S. Dorlon,
John J. Joslin,
E. Warner,

T. S. Wotkyns,
A. E. Bonesteel,
R. J. Starks,

R. E. Starks,
L. R. Graves,
Thomas Colwell.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$35,300 00
Cash on deposit in banks or trust companies	39,153 47
All other assets not included above, viz.: Accrued interest.	441 51
	<hr/>
	\$74,894 98

LIABILITIES.

Amount due depositors	\$74,165 66
Principal	\$73,198 87
Interest credited for the six months ending with December 31, 1885.....	966 79
	<hr/>
Surplus	729 32
	<hr/>
	\$74,894 98

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$35,790 16
From depositors, not including interest credited.....	18,007 28
From interest on loans, deposits and investments	1,934 42
From mortgages	11,000 00
From all other sources, viz.: Premium on mortgage paid before due.....	175 90
	<hr/>
	\$66,907 76

PAYMENTS

To depositors, including interest paid to them.....	\$21,754 29
For loans on bonds and mortgages.....	6,000 00
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	39,153 47
	<hr/>
	\$66,907 76

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886	194
Number of accounts opened and re-opened during the year 1885.....	11
Number of accounts closed during the year 1885.....	39

Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.....	\$3,062 10
Number of such accounts which exceed \$3,000	1
Average amount of each account January 1, 1886	\$382 29
Amount deposited during the year 1885, not including in- terest credited <i>for</i> that period	18,007 28
Amount withdrawn during the year 1885.	21,754 29
Amount of interest credited and paid <i>for</i> the year 1885, and when :	

July, 1885.....	\$970 80	
January, 1886.....	966 79	
Credited at other periods.....	13 50	
		1,951 09

Rate per cent of dividends or interest to depositors during the year 1885, 3 per cent.

102. TROY SAVINGS BANK, TROY.

[Second street; incorporated 1823.]

C. B. RUSSELL, *President*. C. N. LOCKWOOD, *Treasurer*.

TRUSTEES.

C. B. Russell,	C. W. Tillinghast,	D. L. Boardman,	W. A. Thompson,
E. Thompson Gale,	N. B. Squires,	G. H. Cramer,	J. A. Manning,
D. Robinson,	S. M. Vail,	W. H. Doughty,	J. M. Corliss,
D. Lane,	H. C. Lockwood,	Wm. Gurley,	W. P. Warren,
T. W. Lockwood,	J. W. Fuller,	S. B. Sanford,	The Mayor, <i>Ex-officio</i> .

FINANCIAL.

RESOURCES.

Bonds and mortgages.....			\$461,204 00
Stock investments, viz.:			
<i>Stocks and Bonds:</i>			
	Cost.	Par value.	Estimated market value.
United States.....	\$2,314,020 00	\$2,200,000 00	\$2,555,750 00
Missouri State.....	104,750 00	100,000 00	116,000 00
Connecticut State ..	106,000 00	100,000 00	103,000 00
Maine State	18,480 00	16,000 00	17,120 00
Cities in this State.....	1,681,628 00	1,620,945 04	1,822,647 00
Counties in this State.....	398,183 00	371,000 00	416,530 00
Villages in this State.....	67,377 00	64,000 00	69,100 00
	<u>\$4,690,438 00</u>	<u>\$4,471,945 04</u>	<u>\$5,100,147 00</u>
Banking house and lot, cost, \$506,675; estimated present value			5,100,147 00
Other real estate, cost, \$4,997; estimated present value...			200,000 00
Cash on deposit in banks or trust companies.....			188,233 69
Cash on hand.....			54,336 83
All other assets not included above, viz.:			
Interest due and accrued		\$57,858 27	
Hall judgment.....		54,911 94	
Tax certificates.....		766 71	
Rents accrued.....		522 58	
			<u>114,059 50</u>
			<u>\$6,117,981 02</u>

LIABILITIES.

Amount due depositors.....		\$4,965,063 06
Other liabilities, viz.:		
Interest accrued on deposits to January 1, 1886.....	\$35,000 00	
Taxes accrued.....	10,000 00	
Incidentals.....	1,250 00	
		46,250 00
Surplus		1,106,667 96
		<u>\$6,117,981 02</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day		\$152,679 14
From depositors, not including interest credited... ..		1,188,248 67
From interest on loans, deposits and investments		251,915 20
From rents from banking house.....		5,810 34
From mortgages		40,700 00
From redemption of stocks ..		89,000 00
From all other sources, viz.:		
Payments on Hall judgment.....	\$553 27	
Tax certificate redeemed.....	278 58	
		831 85
		<u>\$1,729,185 20</u>

PAYMENTS.

To depositors, including interest paid to them		\$1,310,619 13
For loans on bonds and mortgages		24,800 00
For stocks and bonds purchased, par value, \$129,582.75; cost, including premiums, commissions, etc		131,367 75
For interest (other than interest payments to depositors)..		139 89
For current expenses of the bank, viz.: Salaries	\$11,998 20	
For expenses of banking house or rent of banking rooms.	4,681 68	
For other expenses.....	2,638 83	
		19,318 71
Other payments, viz.:		
Counterfeit bill.....	\$10 00	
Tax certificates.....	359 20	
		369 20
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day		242,570 52
		<u>\$1,729,185 20</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886	13,850
Number of accounts opened and re-opened during the year 1885.....	2,728
Number of accounts closed during the year 1885	2,645
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$10,105 00
Number of such accounts which exceed \$3,000	1
Average amount of each account January 1, 1886	\$358 48
Amount deposited during the year 1885, not including interest credited <i>for</i> that period....	1,188,248 67
Amount withdrawn during the year 1885.....	1,310,619 13

Amount of interest credited and paid *for* the year 1885, and when :

April 3, 1885.....	\$67,600 83	
October 3, 1886.....	68,658 43	
Paid but not credited at other periods.....	44 34	
		\$136,303 60

Rate per cent of dividends or interest to depositors during the year 1885, 3 per cent.

RICHMOND COUNTY.

103. STATEN ISLAND SAVINGS BANK, STAPLETON.

[Incorporated 1864.]

ADOLPH L. KING, *President.*

H. C. HAGADORN, *Cashier.*

TRUSTEES.

L. H. Meyer,	A. L. King,	Daniel Pelton,	Fredk. Meissner,
J. Lederle,	Geo. S. Scofield, Jr.,	Chas. F. Zeutgraf,	E. Norton,
Aug. Horrman,	Samuel Bowns,	J. H. F. Mayo,	E. C. Bridgman,
S. C. Hall,	Reuben Lord,	Geo. H. Daley,	Chas. E. Gunn.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$191,300 00
Stock investments, viz.:	

Stocks and Bonds :

	Cost.	Par value.	Estimated market value.
United States.....	\$50,031 25	\$50,000 00	\$61,500 00
Missouri State.....	15,336 65	14,000 00	14,500 00
Ohio State	5,425 00	5,000 00	5,150 00
Cities in this State.....	18,045 00	18,000 00	24,190 00
Counties in this State.....	137,984 49	136,150 00	145,326 00
Towns in this State.....	60,420 00	51,000 00	55,610 00
Villages in this State.....	4,000 00	4,000 00	4,270 00
	\$291,242 39	\$278,150 00	\$310,546 00

Cash on deposit in banks or trust companies.....	310,546 00
Cash on hand.....	28,126 39
All other assets not included above, viz.:	13,495 36

Interest due and accrued.....	\$8,399 36	
Furniture and fixtures .	500 00	
		8,899 36
		\$552,367 11

LIABILITIES.

Amount due depositors.....	\$488,336 11
Principal.....	\$482,177 32
Interest credited for the six months ending with December 31, 1885.....	6,158 79
Other liabilities, viz. : Balance due commissioners of Washington square..	38 50
Surplus.....	63,992 50
	\$552,367 11

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$39,453 84
From depositors, not including interest credited	290,319 66
From interest on loans, deposits and investments	24,214 19
From mortgages	8,600 00
From redemption of stocks	16,000 00
From all other sources, viz.: Commissioners of Washington square for coupons	2,985 50
	<hr/>
	\$381,573 19
	<hr/>

PAYMENTS.

To depositors, including interest paid to them	\$257,759 12
For loans on bonds and mortgages	70,500 00
For stocks and bonds purchased, par value, \$4,000; cost, including premiums, commissions, etc	4,000 00
For interest (other than interest payments to depositors) ..	140 00
For current expenses of the bank, viz.: Salaries	\$2,756 00
For expenses of banking house or rent of banking rooms ..	600 00
For other expenses	1,138 44
	<hr/>
	4,494 44
Other payments, viz.:	
Coupons of Washington square bonds	\$2,968 00
Differences in cash	89 88
	<hr/>
	3,057 88
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	41,621 75
	<hr/>
	\$381,573 19
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886	2,492
Number of accounts opened and re-opened during the year 1885	423
Number of accounts closed during the year 1885	277
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record or of a surrogate	\$3,905 22
Number of such accounts which exceed \$3,000	2
Average amount of each account January 1, 1886	\$195 96
Amount deposited during the year 1885, not including interest credited <i>for</i> that period	290,319 66
Amount withdrawn during the year 1885	257,759 12
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885	\$5,917 64
January, 1886 ..	6,158 79
	<hr/>
	12,076 43
	<hr/>

Rate per cent of dividends or interest to depositors during the year 1885, 3 per cent.

SCHENECTADY COUNTY.

104. SCHENECTADY SAVINGS BANK, SCHENECTADY.

[172 State street; incorporated 1834.]

D. CADY SMITH, *President*.AUGUST HENKE, *Accountant*.

TRUSTEES.

D. Cady Smith,	James W. Darrow,	Cady Staley,	A. Dillenbeck,
A. A. Van Vorst,	Everett Smith,	A. Van Voast,	W. G. Schermerhorn,
N. I. Schermerhorn,	J. W. Mairs,	J. Pearson,	Wm. Rector.
M. De Forest,			

FINANCIAL.

RESOURCES.

Bonds and mortgages \$177,475 00
 Stock investments, viz.:

Stocks and Bonds:

	Cost.	Par value.	Estimated market value.
United States.....	\$451,014 44	\$409,000 00	\$505,462 50
District of Columbia, 3-65s.	27,793 19	33,000 00	38,568 75
Missouri State.....	29,240 07	27,000 00	27,000 00
Schenectady city notes....	6,000 00	6,000 00	6,000 00
Schenectady county notes .	12,000 00	12,000 00	12,000 00
Cities in this State.....	85,958 21	82,000 00	100,440 00
Counties in this State.....	3,500 00	3,500 00	3,500 00
Towns in this State.....	8,222 50	8,000 00	8,160 00
Villages in this State	18,891 88	18,000 00	21,050 00
	<hr/> \$642,620 29	<hr/> \$598,500 00	<hr/> \$722,181 25

722,181 25

Banking house and lot, cost, \$22,000; estimated present
 value. 15,000 00

Cash on deposit in banks or trust companies..... 80,133 30

All other assets not included above, viz.: Interest due
 and accrued..... 14,988 44

 \$1,009,777 99

LIABILITIES.

Amount due depositors \$869,500 05

Principal..... \$853,533 52

Interest credited for the six months ending with December
 31, 1885 15,966 53

Surplus 140,277 94

 \$1,009,777 99

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$19,869 71
From depositors, not including interest credited	210,359 90
From interest on loans, deposits and investments.....	39,567 38
From rents from banking house.....	450 00
From mortgages.....	4,065 00
From redemption of stocks	22,900 00

 \$297,211 99

PAYMENTS.

To depositors, including interest paid to them.....	\$195,185 64
For loans on bonds and mortgages	800 00
For stocks and bonds purchased, par value, \$18,000; cost, including premiums, commissions, etc	18,000 00
For current expenses of the bank, viz.: Salaries.....	\$2,569 63
For expenses of banking house or rent of banking rooms.	199 31
For other expenses.....	324 11
	3,093 05
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day.....	80,133 30
	<u>\$297,211 99</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	2,876
Number of accounts opened and re-opened during the year 1885.....	657
Number of accounts closed during the year 1885	254
Largest amount due any one depositor January 1, 1886, <i>ex- clusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$4,214 73
Number of such accounts which exceed \$3,000.....	7
Average amount of each account January 1, 1886.....	\$302 33
Amount deposited during the year 1885, not including in- terest credited <i>for</i> that period	210,359 90
Amount withdrawn during the year 1885	195,185 64
Amount of interest credited and paid <i>for</i> the year 1885, and when:	
July, 1885.....	\$15,299 84
January, 1886.....	15,966 53
	<u>31,266 37</u>

Rate per cent of dividends or interest to depositors during the year
1885: 4½ per cent on \$500 and under; 3½ per cent on excess to \$3,000.

SENECA COUNTY. .

105. SENECA FALLS SAVINGS BANK, SENECA FALLS.

[Incorporated 1870.]

GILBERT WILCOXEN, *President.*

N. P. B. WELLS, *Secretary.*

TRUSTEES.

Gilbert Wilcoxen,	Horace W. Knight,	H. C. Blodgett,	Thomas J. Magee,
W. A. Swaby,	Wm. Beary,	W. V. Van Rensselaer,	Cyrus Garnsey,
James A. Flanagan,	W. B. Lathrop,	E. S. Roberts,	Samuel T. Sharp.
B. Van Kleek,			

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$61,115 84
Amount loaned on stocks as authorized by chapter 409, Laws of 1882.....	3,000 00
Cash on deposit in banks or trust companies.....	45,676 93

SENECA COUNTY.

249

Cash on hand..... \$1,206 16
All other assets not included above, viz.:

Interest due and accrued..... \$2,497 19
Furniture and fixtures..... 800 00
Rents due 25 00

3,322 19

\$114,321 12

LIABILITIES.

Amount due depositors \$112,306 77

Principal \$110,528 63
Interest credited for the six months ending with Decem-
ber 31, 1885 1,778 14

Other liabilities, viz.: Expenses incurred but unpaid. 201 57
Surplus 1,812 78

\$114,321 12

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1,
1885, before transactions of the day \$31,588 73
From depositors, not including interest credited..... 88,011 05
From interest on loans, deposits and investments 4,072 48
From mortgages..... 3,671 56
From loans repaid 2,000 00

\$129,343 82

PAYMENTS.

To depositors, including interest paid to them \$71,038 80
For loans on bonds and mortgages 10,103 69
For loans on stocks and other securities 500 00
For current expenses of the bank, viz.: Salaries \$400 00
For expenses of banking house or rent of banking
rooms..... 300 00
For other expenses 118 24

818 24

Cash on hand and in banks or trust companies December
31, 1885, after transactions of the day 46,883 09

\$129,343 82

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886..... 728
Number of accounts opened and re-opened during the year
1885 246
Number of accounts closed during the year 1885..... 153
Largest amount due any one depositor January 1, 1886, *ex-
clusive* of interest, and of any deposits made by order of
a court of record, or of a surrogate \$3,000 00
Average amount of each account January 1, 1886 154 27
Amount deposited during the year 1885, not including in-
terest credited *for* that period 88,011 05
Amount withdrawn during the year 1885 71,038 80

Amount of interest credited and paid *for* the year 1885, and when :

April, 1885.	\$889 44	
July, 1885.....	897 78	
October, 1885	873 33	
January, 1886.....	904 81	
		\$3,565 36

Rate per cent of dividends or interest to depositors during the year 1885, 4, 3½ and 3 per cent.

SUFFOLK COUNTY.

106. RIVERHEAD SAVINGS BANK, RIVERHEAD.

[Corner Griffing ave. and Main street; incorporated 1872.]

ABRAHAM B. LUCE, *President.* CLIFFORD B. ACKERLY, *Secretary.*

TRUSTEES.

James H. Tuthill,	Orville B. Ackerly,	J. Halsey Young,	George W. Cooper,
Nat. W. Foster,	Isaac C. Halsey,	Abraham B. Luce,	James Edward Wells,
Gilbert H. Ketcham,	Simeon S. Hawkins,	Jonas Fishel,	Joseph H. Newins,
J. Henry Perkins,	Richard H. Benjamin,	Edward Hawkins,	Clifford B. Ackerly,
Moses F. Benjamin,	John F. Foster,	Timothy M. Griffing,	George F. Stackpole.
John R. Corwin,			

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$532,677 06
Stock investments, viz.:	

Stocks and Bonds :

	Cost.	Par value.	Estimated market value.	
United States.....	\$40,636 39	\$40,000 00	\$41,000 00	
District of Columbia, 3-65s.	59,987 51	65,000 00	74,411 46	
Missouri State.....	52,957 75	49,000 00	50,010 00	
Cities in this State.....	91,145 96	80,000 00	103,890 00	
Counties in this State.....	49,455 00	41,000 00	47,600 00	
Towns in this State.....	39,436 25	39,100 00	40,825 00	
Villages in this State.....	6,765 00	7,000 00	8,750 00	
	\$340,383 86	\$321,100 00	\$366,486 46	366,486 46

Amount loaned on stocks as authorized by chapter 409, Laws of 1882.....	1,667 00
Banking house and lot, cost, \$4,840.71; estimated present value.....	4,840 71
Cash on deposit in banks or trust companies.....	33,542 06
Cash on hand.....	18,423 06
All other assets not included above, viz.:	

Amount loaned on collaterals, viz	\$1,342 50
Depositors' pass-books, estimated value of collaterals, \$6,051.15.	
Interest due and accrued.....	12,690 69
Safe and fixtures	1,000 00
	15,033 19
	\$972,669 54

LIABILITIES.

Amount due depositors	\$869,973 33
Principal.....	\$854,255 72
Interest credited for the six months ending with December 31, 1885.....	15,717 61
Surplus	102,696 21
	<u>\$972,669 54</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$41,560 18
From depositors, not including interest credited.....	298,753 58
From interest on loans, deposits and investments	44,250 85
From rents from banking house	45 00
From mortgages	20,858 48
From redemption of stocks.....	3,000 00
From loans repaid	18,803 23
From all other sources, viz.: Exchange	30 83
	<u>\$427,302 15</u>

PAYMENTS.

To depositors, including interest paid to them	\$249,130 98
For loans on bonds and mortgages	65,024 54
For loans on stocks and other securities	13,220 73
For stocks and bonds purchased, par value, \$33,000; cost, including premiums, commissions, etc.	44,628 68
For interest (other than interest payments to depositors).	638 72
For current expenses of the bank, viz.: Salaries.....	\$2,245 33
For expenses of banking house or rent of banking rooms.....	34 49
For other expenses.....	368 06
	<u>2,647 88</u>
Other payments, viz.: Discount on trade dollars.....	45 50
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	51,965 12
	<u>\$427,302 15</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	3,115
Number of accounts opened and re-opened during the year 1885	507
Number of accounts closed during the year 1885.....	328
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.....	\$4,413 44
Number of such accounts which exceed \$3,000	8
Average amount of each account January 1, 1886.....	\$279 28
Amount deposited during the year 1885, not including interest credited <i>for</i> that period	298,753 58
Amount withdrawn during the year 1885.	249,130 98

Amount of interest credited and paid *for* the year 1885, and when :

July, 1885.....	\$14,774 27	
January, 1886.....	15,717 61	
		\$30,491 88

Rate per cent of dividends or interest to depositors during the year 1885, 4 per cent on all amounts to \$3,000.

107. SAG HARBOR SAVINGS BANK, SAG HARBOR.

[Main street; incorporated 1860.]

HENRY P. HEDGES, *President*

R. H. HARRIS, *Secretary*.

TRUSTEES.

Henry P. Hedges,	J. M. Godbie,	A. M. Cook,	Geo. W. Huntling
David P. Vail,	H. T. Hedges,	Jas. L. Haines,	S. M. Osborn,
Charles N. Brown,	John H. Hunt,	David Hallock,	J. H. Barnes,
E. A. Carpenter,	John Fordham,	H. E. Huntling,	R. E. Topping,
R. H. Harris,	J. Conklin,	David R. Rose,	George C. Gibbs,
George B. Brown,	H. L. Topping,	Jas. H. Pierson,	B. C. Cartwright, Jr.,
Jonas Winters,	Edgar Wade,	Chas. W. Rackett,	Jonathan Baker.
P. R. Jennings,			

FINANCIAL.

RESOURCES.

Bonds and mortgages ..	\$248,726 00
Stock investments, viz.:	

Stocks and Bonds :

	Cost.	Par value.	Estimated market value.	
United States... ..	\$76,118 75	\$75,000 00	\$92,250 00	
District of Columbia, 3-65s.	107,727 50	100,000 00	116,000 00	
Cities in this State.....	59,068 12	55,000 00	75,630 00	
Counties in this State.....	5,150 00	5,000 00	5,150 00	
	\$248,064 37	\$235,000 00	\$289,030 00	

Real estate, cost, \$10,174.91; estimated present value.. . . .	10,174 91
Cash on deposit in banks or trust companies.	21,408 21
Cash on hand.....	9,023 03
All other assets not included above, viz.:	

Interest due and accrued.....	\$8,086 29
Rents accrued.....	150 00
Safe, furniture and fixtures.....	950 00
	9,186 29
	\$587,548 44

LIABILITIES.

Amount due depositors.....	\$506,022 39
Principal	\$494,464 11
Interest credited for the six months ending with Decem-ber 31, 1885	11,558 28
Other liabilities, viz.: Expenses incurred but unpaid ...	14 00
Surplus.....	81,512 05
	\$587,548 44

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$33,912 62
From depositors, not including interest credited.....	186,472 54
From interest on loans, deposits and investments	25,221 26
From rents from banking house.....	\$50 00
From rents from other real estate.	771 25
	821 25
From mortgages.....	28,820 00
From redemption of stocks.....	7,000 00
From all other sources, viz.:	
Real estate sold.....	\$3,500 00
Insurance	58 50
	3,558 50
	<u>\$285,806 17</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$196,527 54
For loans on bonds and mortgages	55,150 00
For current expenses of the bank, viz.: Salaries.....	\$2,030 00
For expenses of banking house or rent of banking rooms.	168 00
For other expenses.....	441 96
	2,639 96
For taxes on real estate, except banking house.....	492 76
Other payments, viz.:	
Commissions paid for collecting interest on loans in Brook-	
lyn and New York	\$61 39
Insurance	42 00
Taxes	11 28
Exchanging safes.....	450 00
	564 67
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	30,431 24
	<u>\$285,806 17</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	2,038
Number of accounts opened and re-opened during the year 1885.....	250
Number of accounts closed during the year 1885.....	171
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$3,430 00
Number of such accounts which exceed \$3,000.....	1
Average amount of each account January 1, 1886	\$248 29
Amount deposited during the year 1885, not including interest credited <i>for</i> that period	186,472 54
Amount withdrawn during the year 1885	196,527 54
Amount of interest credited and paid <i>for</i> the year 1885, and when:	
July, 1885	\$9,038 51
January, 1886	11,558 28
	20,596 79

Rate per cent of dividends or interest to depositors during the year 1885, $4\frac{1}{2}$ per cent.

108. SOUTHOLD SAVINGS BANK, SOUTHOLD.

[Incorporated 1858.]

RENSSELAER T. GOLDSMITH, *President*.HENRY HUNTTING, *Secretary*.

TRUSTEES.

Rens. T. Goldsmith,	James E. Horton,	H. Howard Huntting,	Thos. J. Conklin,
Franklin H. Overton,	Barnabas H. Booth,	Ezra L. Goldsmith,	Augustus Jerome,
John S. Howell,	Henry Huntting,	Charles E. Overton,	Henry H. Terry.
Joseph Latham,	Benjamin H. Reeve,	Jesse G. Case,	

FINANCIAL.

RESOURCES.

Bonds and mortgages.	\$634,054 00
Stock investments, viz.:	

Stocks and Bonds:

	Cost.	Par value.	Estimated market value.
United States.	\$106,856 25	\$100,000 00	\$118,231 25
Cities in this State.....	204,762 50	206,000 00	254,600 00
Counties in this State.....	35,000 00	35,000 00	35,000 00
Towns in this State.....	48,780 00	49,000 00	49,000 00
	<hr/> \$395,398 75	<hr/> \$390,000 00	<hr/> \$456,831 25

Cash on deposit in banks or trust companies.....	456,831 25
Cash on hand.....	86,886 67
	15,009 96

All other assets not included above, viz.:

Interest due and accrued.....	\$23,433 14
Safes and fixtures.....	950 00
	<hr/> 24,383 14

	\$1,217,165 02
--	----------------

LIABILITIES.

Amount due depositors	\$1,042,212 94
-----------------------------	----------------

Principal	\$1,022,593 62
Interest credited for the six months ending with Decem- ber 31, 1885	19,619 32
	<hr/>

Surplus.....	174,952 08
	<hr/>

	\$1,217,165 02
--	----------------

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$118,035 68
From depositors, not including interest credited.....	153,223 42
From interest on loans, deposits and investments.....	60,029 53
From mortgages.....	73,005 00
From all other sources, viz.:	

Real estate sold.....	\$1,150 00
Exchange.....	6 95
Default in payment of interest.....	4 00
Fixtures sold.....	3 00
	<hr/>

	1,163 95
--	----------

	\$405,457 58
--	--------------

PAYMENTS.

To depositors, including interest paid to them.....	\$168,275 55
---	--------------

For loans on bonds and mortgages	\$65,600 00
For stocks and bonds purchased, par value, \$56,000; cost, including premiums, commissions, etc.....	63,081 25
For interest (other than interest payments to depositors) ..	240 34
For current expenses of the bank, viz.: Salaries.....	\$2,400 00
For expenses of banking house or rent of banking rooms	120 00
For other expenses.....	485 90
	<hr/>
	3,005 90
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	2,395 33
For taxes on real estate, except banking house.....	5 08
For repairs and other incidental expenses on real estate, except banking house	7 50
Other payments, viz.: Safe with time lock.....	950 00
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day.....	101,896 63
	<hr/>
	\$405,457 58
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	2,486
Number of accounts opened and re-opened during the year 1885.....	224
Number of accounts closed during the year 1885	179
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$5,306 28
Number of such accounts which exceed \$3,000.....	9
Average amount of each account January 1, 1886.....	\$419 23
Amount deposited during the year 1885, not including interest credited <i>for</i> that period	153,223 42
Amount withdrawn during the year 1885	168,275 55
Amount of interest credited and paid <i>for</i> the year 1885, and when:	
July, 1885.....	\$19,190 15
January, 1886.....	19,619 32
	<hr/>
	38,809 47
	<hr/>

Rate per cent of dividends or interest to depositors during the year 1885, 4 per cent.

TOMPKINS COUNTY.

109. ITHACA SAVINGS BANK, ITHACA.

[18 North Tioga street; incorporated 1868.]

JOHN L. WHITON, *President*. WILLIAM J. STORMS, *Treasurer*.

TRUSTEES.

William L. Bostwick,	Frederick K. Andrus,	O. H. Gregory,	Levi Kenney,
Franklin C. Cornell,	John H. Selkreg,	Joseph C. Burritt,	Roger B. Williams,
Leonard Treman,	William W. Esty,	John C. Gauntlett,	William J. Storms.
John L. Whiton,			

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$174,566 46
--------------------------	--------------

Stock investments, viz.:

<i>Stocks and Bonds:</i>			
	Cost.	Par value.	Estimated market value.
United States.....	\$150,000 00	\$150,000 00	\$152,250 00
Massachusetts State.....	10,000 00	10,000 00	10,000 00
Cities in this State.....	10,000 00	10,000 00	10,000 00
Towns in this State.....	137,500 00	137,500 00	137,500 00
Villages in this State.....	8,000 00	8,000 00	8,000 00
	<u>\$315,500 00</u>	<u>\$315,500 00</u>	<u>\$317,750 00</u>
			\$317,750 00

Amount loaned on stocks as authorized by chapter 409, Laws of 1882	1,945 00
Cash on deposit in banks or trust companies	37,219 13
Cash on hand.....	2,415 77
All other assets not included above, viz.: Interest due and accrued	9,095 34
	<u>\$542,991 70</u>

LIABILITIES.

Amount due depositors	\$486,419 40
Principal	\$479,843 62
Interest credited for the six months ending with Decem- ber 31, 1885	6,575 78
Surplus	56,572 30
	<u>\$542,991 70</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$80,917 50
From depositors, not including interest credited	295,447 23
From interest on loans, deposits and investments.	26,987 92
From mortgages	19,325 00
From redemption of stocks	4,000 00
From stock sold, par value, \$22,600; amount received therefor	27,572 00
From loans repaid	1,475 00
	<u>\$455,724 65</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$321,420 98
For loans on bonds and mortgages	61,800 00
For loans on stocks and other securities	1,250 00
For stocks and bonds purchased, par value, \$23,000; cost, including premiums, commissions, etc	28,268 50
For interest (other than interest payments to depositors). For current expenses of the bank, viz.: Salaries.....	222 64
For other expenses.....	\$2,500 00
	627 63
	<u>3,127 63</u>
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	39,634 90
	<u>\$455,724 65</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	3,054
Number of accounts opened and re-opened during the year 1885.....	805
Number of accounts closed during the year 1885	851
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$3,237 40
Number of such accounts which exceed \$3,000.....	1
Average amount of each account January 1, 1886	\$159 27
Amount deposited during the year 1885, not including interest credited <i>for</i> that period.....	295,447 23
Amount withdrawn during the year 1885	321,420 98
Amount of interest credited and paid <i>for</i> the year 1885, and when:	
July, 1885.....	\$6,120 47
January, 1886.....	6,412 30
Credited at other periods.....	421 44
	<hr/> 12,954 21 <hr/>

Rate per cent of dividends or interest to depositors during the year 1885, 3 per cent.

ULSTER COUNTY.

110. ELLENVILLE SAVINGS BANK, ELLENVILLE.

[162 Canal street; incorporated 1869.]

ISAAC CORBIN, *President*.

GEORGE A. DUDLEY, *Secretary*

TRUSTEES.

S. Wilkinson,	Isaac Corbin,	Eli Dubois,	Geo. A. Dudley,
J. C. Hoornbeck,	Geo. B. Childs,	Geo. H. Dutcher,	Isaac N. Cox,
Chas. Ver Nooy,	Calvin Hoornbeck,	Geo. Young,	E. Van Keuren,
E. D. Lounsbery,	Dwight Divine,	Wm. H. Deyo,	J. J. Schoonmaker,
G. Dubois,	James B. Keeler,	R. M. Vansickler,	H. J. Sarles.
S. N. Smith,	W. N. Miltin,	E. Dutcher,	

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$113,951 21
Stock investments, viz.:	

Stocks and Bonds:

	Cost.	Par value.	Estimated market value.
United States	\$98,893 75	\$93,500 00	\$111,855 00
Missouri State.....	40,583 59	37,000 00	38,850 00
Counties in this State.	42,870 00	41,000 00	41,600 00
Towns in this State.....	63,860 00	62,800 00	65,390 00
	<hr/> \$246,207 34	<hr/> \$234,300 00	<hr/> \$257,695 00

Real estate, cost, \$1,062.11; estimated present value... ..	500 00
Cash on deposit in banks or trust companies.....	90,875 96
Cash on hand	2,053 04
All other assets not included above, viz.:	

Interest due and accrued	\$7,690 20
Land contracts.....	1,400 00

9,090 20

\$474,165 41

LIABILITIES.

Amount due depositors.....		\$429,525 69
Principal.....	\$422,313 97	
Interest credited for the six months ending with December 31, 1885	7,211 72	
Other liabilities, viz.: Expenses incurred but unpaid.. .		33 33
Surplus		44,606 39
		<u>\$474,165 41</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....		\$81,723 12
From depositors, not including interest credited.....		129,793 18
From interest on loans, deposits and investments.....		21,996 36
From mortgages.....		7,891 93
From redemption of stocks.....		1,000 00
From stock sold, par value, \$30,000; amount received therefor		30,900 00
From loans repaid.....		300 00
From all other sources, viz.:		
Real estate redeemed.....	\$555 96	
Expense.....	413 61	
Premium.....	2,000 00	
Salaries	1,520 00	
Contracts	100 00	
		<u>4,589 57</u>
		<u>\$278,194 16</u>

PAYMENTS.

To depositors, including interest paid to them.....		\$161,897 33
For loans on bonds and mortgages.....		10,366 65
For stocks and bonds purchased, par value, \$5,800; cost, including premiums, commissions, etc.....		6,260 00
For interest (other than interest payments to depositors)..		191 72
For current expenses of the bank, viz.: Salaries.....	\$1,520 00	
For expenses of banking house or rent of banking rooms...	200 00	
For other expenses.....	213 61	
		<u>1,933 61</u>
For taxes on real estate, except banking house.....		10 66
Other payments, viz.:		
Suspense	\$164 28	
Exchange	1 08	
Profit and loss.....	4,439 85	
		<u>4,605 19</u>
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day		92,929 00
		<u>\$278,194 16</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	1,958
Number of accounts opened and re-opened during the year 1885	330
Number of accounts closed during the year 1885.....	265

Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.	\$3,328 75
Number of such accounts which exceed \$3,000....	4
Average amount of each account January 1, 1886	\$219 36
Amount deposited during the year 1885, not including interest credited <i>for</i> that period....	129,793 18
Amount withdrawn during the year 1885.....	161,897 33
Amount of interest credited and paid <i>for</i> the year 1885, and when : •	
July, 1885.	\$7,036 39
January, 1886.....	7,211 72
	<hr/> 14,248 11

Rate per cent of dividends or interest to depositors during the year 1885: 4 per cent on \$500; 3½ per cent on \$2,000; 3 per cent on \$3,000.

111. KINGSTON SAVINGS BANK, KINGSTON.

[53 Wall street; incorporated 1874.]

HENRY C. CONNELLY, <i>President.</i>		CHARLES BURHANS, <i>Treasurer.</i>	
TRUSTEES.			
H. C. Connelly,	Luke Noone,	Chauncey Stewart,	Jacob Freileweb,
J. S. Burhans,	John E. Kraft,	John R. Freer,	Isaac Bernstein,
A. Schoonmaker,	Robt. Loughran,	Wm. H. Romeyn,	Chas. D. Bruyn.
Howard Osterhout,			

FINANCIAL.

RESOURCES.

Bonds and mortgages.				\$210,718 00
Stock investments, viz.:				
<i>Stocks and Bonds:</i>				
	Cost.	Par value.	Estimated market value.	
United States.....	\$83,776 74	\$77,100 00	\$92,829 37	
Counties in this State.....	500 00	500 00	500 00	
Towns in this State.....	30,930 50	30,300 00	31,758 00	
	<u>\$115,207 24</u>	<u>\$107,900 00</u>	<u>\$125,087 37</u>	
				125,087 37
Amount loaned on stocks as authorized by chapter 409, Laws of 1882.....				2,500 00
Real estate, cost, \$2,439.72; estimated present value.				2,400 00
Cash on deposit in banks or trust companies.....				50,065 06
Cash on hand.....				207 01
All other assets not included above, viz.:				
Amount loaned on collaterals, viz.....			\$1,730 00	
Wells, Fargo Express Co. stock and savings bank pass-book, estimated value of collaterals, \$2,680.				
Interest due and accrued.....			7,816 77	
Furniture and fixtures.....			800 00	
			<u>10,346 77</u>	
				<u>\$401,324 21</u>
LIABILITIES.				
Amount due depositors				\$377,394 21
Principal			\$371,185 71	
Interest credited for the six months ending with December 31, 1885			6,208 50	
			<u>23,930 00</u>	
Surplus				<u>\$401,324 21</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$34,341 97
From depositors, not including interest credited	164,127 67
From interest on loans, deposits and investments.....	16,399 74
From rents from banking house.....	\$140 00
From rents from other real estate.....	119 00
	<hr/>
	259 00
From mortgages.....	9,708 00
From redemption of stocks.....	6,100 00
From loans repaid.....	3,850 00
From all other sources, viz.:	
Real estate.....	\$1,710 00
Exchange	64 75
	<hr/>
	1,774 75
	<hr/>
	\$236,561 13
	<hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$130,420 31
For loans on bonds and mortgages	41,025 00
For loans on stocks and other securities	7,630 00
For stocks and bonds purchased, par value, \$3,100; cost, including premiums, commissions, etc.....	3,364 00
For interest (other than interest payments to depositors)..	29 00
For current expenses of the bank, viz.: Salaries....	\$1,000 00
For expenses of banking house or rent of banking rooms.	350 00
For other expenses.....	420 04
	<hr/>
	1,770 04
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	1,210 00
For taxes on real estate, except banking house	63 64
For repairs and other incidental expenses on real estate, except banking house.....	62 15
Other payments, viz.: Furniture and fixtures.....	714 92
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	50,272 07
	<hr/>
	\$236,561 13
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886	942
Number of accounts opened and re-opened during the year 1885.....	257
Number of accounts closed during the year 1885	177
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$3,497 30
Number of such accounts which exceed \$3,000	2
Average amount of each account January 1, 1886	\$400 63
Amount deposited during the year 1885, not including interest credited <i>for</i> that period.....	164,127 67
Amount withdrawn during the year 1885	130,420 31

Amount of interest credited and paid *for* the year 1885, and when :

July, 1885	\$5,991 40	
January, 1886.....	6,208 50	
		<u>\$12,199 90</u>

Rate per cent of dividends or interest to depositors during the year 1885: 4 per cent up to \$1,000; 3 per cent on excess to \$3,000.

112. NEW PALTZ SAVINGS BANK, NEW PALTZ.

[Incorporated 1871.]

THAD. HAIT, *President*

JACOB M. HASBROUCK, *Secretary.*

TRUSTEES.

Thad. Hait,	Oscar Hasbrouck,	John B. Deyo,	Louis Hasbrouck,
Jacob Lefever,	Hiram Minard,	Jonathan Deyo,	Lewis H. Woolsey,
L. Bruyn,	F. S. McKinstry,	Daniel D. Du Bois,	Solomon Deyo.
J. J. Hasbrouck,	Chas. W. Deyo,		

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$254,380 74
Stock investments, viz.:

<i>Stocks and Bonds:</i>	Cost.	Par value.	Estimated market value.	
United States.....	\$21,106 87	\$20,550 00	\$23,276 50	
Cities in this State.....	100,207 50	86,900 00	102,195 00	
Counties in this State	29,059 25	25,308 08	27,018 08	
Towns in this State... ..	119,257 50	113,700 00	124,660 00	
	<u>\$269,631 12</u>	<u>\$246,458 08</u>	<u>\$277,149 58</u>	277,149 58

Amount loaned on stocks as authorized by chapter 409,
Laws of 1882..... 900 00
Cash on deposit in banks or trust companies..... 55,223 72
Cash on hand..... 12,832 73
All other assets not included above, viz.:

Interest due and accrued.....	\$12,132 41	
Insurance advanced.....	29 30	
Safe and furniture.....	506 87	
		<u>12,668 58</u>
		<u>\$613,155 35</u>

LIABILITIES.

Amount due depositors \$560,535 34

Principal	\$550,144 33
Interest credited for the six months ending with December 31, 1885.....	10,391 01

Surplus 52,620 01
\$613,155 35

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$62,813 17
From depositors, not including interest credited.....	134,994 09
From interest on loans, deposits and investments	30,737 98
From mortgages.....	12,735 00
From redemption of stocks	5,238 91
From all other sources, viz.:	
Insurance advances repaid.....	\$91 00
Profit and loss	22 30
	<hr/> 113 30
	<hr/> \$246,632 45

PAYMENTS.

To depositors, including interest paid to them.....	\$126,018 61
For loans on bonds and mortgages	13,850 00
For stocks and bonds purchased, par value, \$34,000; cost, including premiums, commissions, etc.....	36,860 00
For interest (other than interest payments to depositors)..	153 04
For current expenses of the bank, viz.: Salaries	\$1,100 00
For expenses of banking house or rent of banking rooms.	200 00
For other expenses	291 80
	<hr/> 1,591 80
Other payments, viz.:	
Insurance advanced.....	\$50 55
Profit and loss.....	42 00
Suspense account	10 00
	<hr/> 102 55
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	68,056 45
	<hr/> \$246,632 45

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886	1,215
Number of accounts opened and re-opened during the year 1885	174
Number of accounts closed during the year 1885.....	137
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$3,000 00
Average amount of each account January 1, 1886.....	461 34
Amount deposited during the year 1885, not including interest credited <i>for</i> that period	134,994 09
Amount withdrawn during the year 1885	126,018 61
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885.....	\$9,742 57
January, 1886.....	10,391 01
	<hr/> 20,133 58

Rate per cent of dividends or interest to depositors during the year 1885, 4 per cent.

113. RONDOUT SAVINGS BANK, KINGSTON.

[Incorporated 1868.]

S. D. COYKENDALL, *Vice-President.*A. BENSON, *Secretary.*

TRUSTEES.

Thos. Cornell,
S. D. Coykendall,
M. J. Madden,
T. H. Tremper,A. S. Staples,
John Derrenbacher,
F. Stephan,A. A. Crosby,
John Weber,
I. M. North,Wm. Lawton,
J. L. Van Deusen,
E. Tompkins.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$303,948 67
 Stock investments, viz.:

Stocks and Bonds:

	Cost.	Par value.	Estimated market value.
United States.....	\$52,100 00	\$52,100 00	\$58,678 00
Counties in this State.....	99,300 00	99,300 00	113,009 00
Towns in this State.....	92,500 00	92,500 00	98,050 00
Villages in this State.....	91,512 50	95,500 00	96,100 00
	<u>\$335,412 50</u>	<u>\$339,400 00</u>	<u>\$365,837 00</u>

365,837 00

Amount loaned on stocks as authorized by chapter 409,

Laws of 1882..... 7,450 00

Real estate, cost, \$25,916.38; estimated present value.... 21,900 00

Cash on deposit in banks or trust companies..... 120,541 35

Cash on hand 9,732 08

All other assets not included above, viz.:

Interest due and accrued.....	\$17,051 83
Rents due.....	60 00
	<u>17,111 83</u>

17,111 83

\$846,520 93

LIABILITIES.

Amount due depositors \$760,717 81

Principal \$750,157 18

Interest credited for the six months ending with December
31, 1885..... 10,560 63

Other liabilities, viz. : Expenses incurred but unpaid 595 35

Surplus 85,207 77

\$846,520 93

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.	\$198,835 47
From depositors, not including interest credited	221,165 74
From interest on loans, deposits and investments	36,504 60
From rents from real estate.....	845 18
From mortgages.....	12,865 00
From redemption of stocks... ..	7,500 00
From loans repaid	2,300 00

From all other sources, viz.:

Real estate sold.....	\$80 00	
Recording repaid.....	59 03	
Cash over.....	7 28	
Ink sold.....	2 00	
Insurance repaid.....	16 57	
		\$164 88
		<u>\$480,180 87</u>

PAYMENTS.

To depositors, including interest paid to them....	\$250,996 64
For loans on bonds and mortgages	29,800 00
For loans on stocks and other securities	1,450 00
For stocks and bonds purchased, par value, \$58,500; cost, including premiums, commissions, etc.....	63,120 00
For interest (other than interest payments to depositors)..	270 14
For current expenses of the bank, viz.: Salaries.. ..	\$2,925 00
For expenses of banking house or rent of banking rooms.	525 00
For other expenses.....	175 38
	3,625 38
For taxes on real estate, except banking house.....	293 20
For repairs and other incidental expenses on real estate, except banking house.....	161 34
Other payments, viz.:	
Insurance.....	\$48 83
County clerk, recording mortgages, etc.....	53 91
Newspapers	15 02
Commissions on rents.....	42 25
Cash short.....	30 73
	190 74
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day.....	130,273 43
	<u>\$480,180 87</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	2,368
Number of accounts opened and re-opened during the year 1885	512
Number of accounts closed during the year 1885.....	545
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.....	\$3,359 87
Number of such accounts which exceed \$3,000.....	4
Average amount of each account January 1, 1886.....	\$321 24
Amount deposited during the year 1885, not including inter- est credited <i>for</i> that period.....	221,165 74
Amount withdrawn during the year 1885.....	250,996 64
Amount of interest credited and paid <i>for</i> the year 1885, and when:	
July, 1885.....	\$10,248 69
January, 1886.....	10,560 63
	<u>20,809 32</u>

Rate per cent of dividends or interest to depositors during the year 1885, 3 per cent.

114. SAUGERTIES SAVINGS BANK, SAUGERTIES.

[244 Main street; incorporated 1871.]

JOHN W. DAVIS, *President*.

JEREMIAH P. RUSSELL, *Secretary*.

TRUSTEES.

John W. Davis,	Egbert Whitaker,	Chas. Davis,	John I. Myer,
Wm. Mulligan,	Thomas S. Dawes,	Geo. W. Elting,	Jacob Van Gilder,
John L. Butzel,	Uriah Van Etten,	Albert Carmight,	James Welch.
F. L. Laffin,	O. T. Simmons,	Daniel Lamb,	

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$240,303 83
Stock investments, viz.:	

Stocks and Bonds:

	Cost.	Par value.	Estimated market value.
United States	\$63,218 75	\$60,000 00	\$71,600 00
Cities in this State	42,497 25	42,100 00	49,068 00
Counties in this State	83,876 87	75,500 00	82,355 00
Towns in this State	149,042 00	142,400 00	151,290 00
	<u>\$338,634 87</u>	<u>\$320,000 00</u>	<u>\$354,313 00</u>

354,313 00

Amount loaned on stocks as authorized by chapter 409, Laws of 1882.....	500 00
---	--------

Banking house and lot, cost, \$10,000; estimated present value.....	10,000 00
---	-----------

Other real estate, cost, \$4,914.47; estimated present value.....	4,300 00
---	----------

Cash on deposit in banks or trust companies.....	32,194 17
--	-----------

Cash on hand.....	4,189 38
-------------------	----------

All other assets not included above, viz.:

Interest due and accrued.....	\$15,217 31
Insurance account.....	591 34
Furniture and safes.....	850 77

16,659 42

\$662,459 80

LIABILITIES.

Amount due depositors.....	\$592,628 18
----------------------------	--------------

Principal	\$583,264 61
Interest credited for the six months ending with December 31, 1885	9,363 57

Surplus	69,831 62
---------------	-----------

\$662,459 80

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$49,457 27
From depositors, not including interest credited.	192,606 29
From interest on loans, deposits and investments.....	26,949 33

From rents from banking house	\$243 00	
From rents from other real estate	74 00	
		<hr/>
		\$317 00
From mortgages		19,296 80
From redemption of stocks		6,500 00
From all other sources, viz.: Insurance		114 65
		<hr/>
		\$295,241 34
		<hr/>

PAYMENTS.

To depositors, including interest paid to them		\$192,456 12
For loans on bonds and mortgages		23,237 00
For stocks and bonds purchased, par value, \$37,500; cost, including premiums, commissions, etc		40,125 00
For interest (other than interest payments to depositors) .		320 34
		<hr/>
For current expenses of the bank, viz.: Salaries	\$1,200 00	
For expenses of banking house or rent of banking rooms.	149 38	
For other expenses	512 04	
		<hr/>
		1,861 42
For real estate acquired by foreclosure, or in settlement of debts due the bank		300 00
For taxes on real estate, except banking house		54 77
Other payments, viz.:		
		<hr/>
Disbursements for foreclosure	\$50 00	
Loss on foreclosure	176 92	
Insurance advanced	276 22	
		<hr/>
		503 14
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day		36,383 55
		<hr/>
		\$295,241 34
		<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886		1,754
Number of accounts opened and re-opened during the year 1885		245
Number of accounts closed during the year 1885		270
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate		\$4,628 00
Number of such accounts which exceed \$3,000		12
Average amount of each account January 1, 1886		\$337 87
Amount deposited during the year 1885, not including interest credited <i>for</i> that period		192,606 29
Amount withdrawn during the year 1885		192,456 12
Amount of interest credited and paid <i>for</i> the year 1885, and when:		
		<hr/>
July, 1885	\$8,827 30	
January, 1886	9,363 57	
		<hr/>
		18,190 87
		<hr/>

Rate per cent of dividends or interest to depositors during the year 1885, 3½ and 3 per cent.

115. ULSTER COUNTY SAVINGS INSTITUTION, KINGSTON.

[56 Wall street; incorporated 1851.]

AUGUSTUS H. BRUYN, *President.*

JAMES E. OSTRANDER, *Treasurer.*

TRUSTEES.

A. H. Bruyn,
Wm. B. Fitch,
James Kiersted,
J. Hasbrouck,

Wm. S. Kenyon,
A. J. Humphrey,
Wm. Hutton,

J. E. Ostrander,
Geo. H. Sharp,
N. E. Brodhead,

Alton B. Parker,
Francis Madden,
J. Van Leuven.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,208,987 60
Stock investments, viz.:

Stocks and Bonds:

	Cost.	Par value.	Estimated market value.
United States.....	\$187,000 00	\$187,000 00	\$219,177 50
District of Columbia, 3-65s.	23,500 00	25,000 00	28,750 00
Cities in this State.....	65,193 36	65,193 36	71,453 36
Counties in this State.....	128,500 00	128,500 00	139,915 00
Towns in this State.....	14,770 00	14,800 00	16,154 00
	<u>\$418,963 36</u>	<u>\$420,493 36</u>	<u>\$475,449 86</u>

475,449 86

Amount loaned on stocks as authorized by chapter 409,

Laws of 1882..... 17,500 00

Banking house and lot, cost, \$75,000; estimated present
value..... 75,000 00

Other real estate, cost, \$182,017.98; estimated present value. 182,017 98

Cash on deposit in banks or trust companies..... 158,255 04

Cash on hand... 3,005 42

All other assets not included above, viz.:

Interest due and accrued.....	\$51,531 10
Furniture, fixtures, etc.....	7,000 00
Rent	6,424 41

64,955 51

\$2,185,171 41

LIABILITIES.

Amount due depositors \$1,937,925 88

Principal..... \$1,910,636 71

Interest credited for the six months ending with Decem-
ber 31, 1885..... 27,289 17

Surplus 247,245 53

\$2,185,171 41

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1,
1885, before transactions of the day .. \$268,203 73
From depositors, not including interest credited 590,174 19
From interest on loans, deposits and investments 96,276 17

REPORT ON SAVINGS BANKS.

From rents from banking house.....	\$2,282 34	
From rents from other real estate.....	10,466 36	
		<hr/>
From mortgages.....		\$12,748 70
From redemption of stocks.		96,673 40
From loans repaid		43,473 04
From all other sources, viz.:		74,695 00
Real estate sold	\$27,709 76	
Profit on same	157 14	
		<hr/>
		27,866 90
		<hr/>
		\$1,210,111 13
		<hr/>

PAYMENTS.

To depositors, including interest paid to them.....		\$754,466 63
For loans on bonds and mortgages .. .		150,315 00
For loans on stocks and other securities		69,175 00
For stocks and bonds purchased, par value, \$38,000; cost, including premiums, commissions, etc		40,086 25
For current expenses of the bank, viz.: Salaries	\$6,300 00	
For expenses of banking house or rent of banking rooms.	4,261 65	
For other expenses.....	807 24	
		<hr/>
		11,368 89
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		6,360 00
For taxes on real estate, except banking house.....		3,388 31
For repairs and other incidental expenses on real estate, except banking house		5,888 13
Other payments, viz.:		
Loss on real estate sold	\$7,246 37	
Insurance on real estate, except banking house.....	556 09	
		<hr/>
		7,802 46
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day		161,260 46
		<hr/>
		\$1,210,111 13
		<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....		5,234
Number of accounts opened and re-opened during the year 1885.. ..		801
Number of accounts closed during the year 1885....		850
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.....		\$8,000 00
Number of such accounts which exceed \$3,000		22
Average amount of each account January 1, 1886.....		\$370 25
Amount deposited during the year 1885, not including interest credited <i>for</i> that period.....		590,174 19
Amount withdrawn during the year 1885.....		754,466 63
Amount of interest credited and paid <i>for</i> the year 1885, and when :		
July, 1885.....	\$27,319 19	
January, 1886.....	27,289 17	
		<hr/>
		54,608 36
		<hr/>

Rate per cent of dividends or interest to depositors during the year 1885, 3 per cent.

WESTCHESTER COUNTY.

116. EAST CHESTER SAVINGS BANK, MOUNT VERNON.

[Incorporated 1871.]

JOSEPH S. CLARK, *President.*

AZRO FOWLER, *Secretary.*

TRUSTEES.

Joseph S. Clark,	G. D. Rockwell,	A. Fowler,	F. Holm,
John Berry,	George H. Brown,	J. H. Zabriskie,	Gerd Martens,
J. S. Van Court,	C. P. Fuller,	W. H. Pemberton,	David Cromwell.
Joseph S. Wood,			

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$14,200 00
Stock investments, viz.:	

<i>Stocks and Bonds :</i>			
	Cost.	Par value.	Estimated market value.
United States	\$30,562 50	\$28,000 00	\$32,445 00
Counties in this State.....	5,000 00	5,000 00	5,000 00
Villages in this State.....	2,436 50	2,436 50	2,460 86
	<u>\$37,999 00</u>	<u>\$35,436 50</u>	<u>\$39,905 86</u>
Cash on deposit in banks or trust companies.....			39,905 86
Cash on hand.....			15,984 47
All other assets not included above, viz.:			555 63
Interest due and accrued.....			\$238 29
Furniture and fixtures			866 92
			<u>1,105 21</u>
			<u>\$71,751 17</u>

LIABILITIES.

Amount due depositors.....	\$64,331 77
Principal	\$63,447 73
Interest credited for the six months ending with December 31, 1885	884 04
Surplus	<u>7,419 40</u>
	<u>\$71,751 17</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$6,329 34
From depositors, not including interest credited.	49,176 39
From interest on loans, deposits and investments.....	2,285 14
From rents from real estate.....	138 89
From mortgages.....	4,850 00
From redemption of stocks.....	1,158 39
From all other sources, viz.: Real estate sold.....	1,415 00
	<u>\$65,353 15</u>

PAYMENTS.

To depositors, including interest paid to them.. .. .	\$33,934 55
For loans on bonds and mortgages	9,000 00
For stocks and bonds purchased, par value, \$3,000; cost, including premiums, commissions, etc	3,393 75
For interest (other than interest payments to depositors).. .. .	16 10
For current expenses of the bank, viz.: Salaries.....	\$1,017 35
For expenses of banking house or rent of banking rooms.	224 50
For other expenses.....	288 15
	1,530 00
For taxes on real estate, except banking house.....	7 73
For repairs and other incidental expenses on real estate, except banking house.....	12 75
Other payments, viz.:	
Overdrafts charged to profit and loss	\$15 00
Commission on sale of real estate.....	36 25
Furniture and fixtures	866 92
	918 17
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day.	16,540 10
	\$65,353 15

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	432
Number of accounts opened and re-opened during the year 1885.....	155
Number of accounts closed during the year 1885.....	47
Largest amount due any one depositor January 1, 1886, exclusive of interest, and of any deposits made by order of a court of record, or of a surrogate	\$3,308 89
Number of such accounts which exceed \$3,000	1
Average amount of each account January 1, 1886	\$148 91
Amount deposited during the year 1885, not including interest credited for that period	49,176 39
Amount withdrawn during the year 1885.....	33,934 55
Amount of interest credited and paid for the year 1885, and when :	
July, 1885.....	\$694 08
January, 1886	884 04
	1,578 12

Rate per cent of dividends or interest to depositors during the year 1885, 4 per cent.

117. GREENBURGH SAVINGS BANK, DOBBS FERRY.

[Main street; incorporated 1869.]

JOSEPH HASBROUCK, *President.* GEO. B. TAYLOR, *Secretary*

TRUSTEES.

J. Hasbrouck,	Wm. Embree,	Geo. B. Taylor,	W. W. Tompkins,
C. G. Storms,	J. Dinklee,	M. M. Todd,	S. G. Dorland,
Thos. Losee, Jr.,	S. Lawrence,	R. L. Wilde,	J. Cannon.
Jas. Patterson,	C. F. Eichhorn,		

FINANCIAL.

RESOURCES.

Bonds and mortgages \$24,800 00
 Stock investments, viz.:

<i>Stocks and Bonds:</i>		Cost.	Par value.	Estimated market value.	
United States		\$200 00	\$200 00	\$200 00	
Towns in this State.....		6,455 00	6,100 00	6,382 00	
		<u>\$6,655 00</u>	<u>\$6,300 00</u>	<u>\$6,582 00</u>	6,582 00
Cash on deposit in banks or trust companies.....					11,444 96
Cash on hand.....					890 19
All other assets not included above, viz.:					
Interest due and accrued.....				\$862 02	
Safe and bank furniture.....				350 00	
				<u></u>	1,212 02
					<u>\$44,929 17</u>

LIABILITIES.

Amount due depositors.....		\$41,790 71
Principal	\$41,242 98	
Interest credited for the six months ending with Decem- ber 31, 1885	547 73	
Surplus		3,138 46
		<u>\$44,929 17</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$7,505 99
From depositors, not including interest credited.....	33,522 87
From interest on loans, deposits and investments	2,359 10
From mortgages.....	1,800 00
	<u>\$45,187 96</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$32,317 45
For current expenses of the bank, viz.: Salaries.....	\$300 00
For expenses of banking house or rent of banking rooms.	100 00
For other expenses	135 36
	<u>535 36</u>
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	12,335 15
	<u>\$45,187 96</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	452
Number of accounts opened and re-opened during the year 1885.....	78

Number of accounts closed during the year 1885.....	55
Largest amount due any one depositor January 1, 1886, exclusive of interest, and of any deposits made by order of a court of record, or of a surrogate	\$2,000 80
Average amount of each account January 1, 1886..	92 45
Amount deposited during the year 1885, not including interest credited for that period.....	33,522 87
Amount withdrawn during the year 1885	32,317 45
Amount of interest credited and paid for the year 1885, and when :	
July, 1885.....	\$553 80
January, 1886..	547 73
	1,101 53

Rate per cent of dividends or interest to depositors during the year 1885 : 4 per cent on \$200 and under ; 3 per cent on excess of \$200.

118. PEEKSKILL SAVINGS BANK, PEEKSKILL.

[Incorporated 1859.]

URIAH HILL, JR., President. SANFORD R. KNAPP, Secretary.

TRUSTEES.

Uriah Hill, Jr.,	H. D. Pugsley,	Edward Briggs,	William Mabie,
Sanford R. Knapp,	George W. Denihe,	Saxton Smith,	James Hart,
Edward Wells,	N. S. Jacobs,	Nathaniel Dain,	Cornelius C. Lent.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$204,917 00
Stock investments, viz.:	

Stocks and Bonds :			
	Cost.	Par value.	Estimated market value.
United States.....	\$65,153 75	\$54,000 00	\$66,420 00
Missouri State.	236,298 00	223,000 00	236,720 00
New Jersey State	5,193 75	5,000 00	5,150 00
Ohio State.....	30,520 41	29,425 00	30,307 75
Connecticut State.....	5,125 00	5,000 00	5,100 00
Cities in this State.....	445,568 91	396,600 00	472,754 00
Counties in this State.....	126,158 20	123,000 00	126,140 00
Towns in this State.....	46,675 00	46,675 00	48,695 00
Villages in this State.....	4,775 00	4,500 00	4,850 00
	\$965,468 02	\$887,200 00	\$996,136 75

996,136 75

Amount loaned on stocks as authorized by chapter 409, Laws of 1882,.....	5,500 00
Banking house and lot, cost, \$40,539; estimated present value	25,000 00
Other real estate, cost, \$20,952.81; estimated present value.	19,500 00
Cash on deposit in banks or trust companies.	122,387 80
Cash on hand.....	21,010 65
All other assets not included above, viz.:	

Amount loaned on collaterals, viz.....	\$1,584 18
Mortgage and bank book assigned; estimated value of collaterals, \$4,604.	
Interest due and accrued.....	22,155 60
Land contract.....	12,000 00
School bonds of Peekskill, cost, \$26,500; par value, \$26,500; market value.....	27,055 80
	62,795 58
	\$1,457,247 78

LIABILITIES.

Amount due depositors.....		\$1,312,430 28
Principal	\$1,297,839 73	
Interest credited for the six months ending with Decem- ber 31, 1885	21,590 55	
Surplus.....		137,817 50
		<u>\$1,457,247 78</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....		\$490,995 11
From depositors, not including interest credited.....		658,609 91
From interest on loans, deposits and investments.....		73,135 32
From rents from banking house.....	\$513 00	
From rents from other real estate	1,465 00	
		<u>1,978 00</u>
From mortgages.....		15,763 00
From redemption of stocks.....		78,939 55
From loans repaid		4,600 00
From all other sources, viz.:		
Boards	\$2 00	
Real estate sold.....	1,800 00	
Rents.....	66 33	
Commission returned.....	1 35	
		<u>1,869 68</u>
		<u>\$1,325,890 57</u>

PAYMENTS.

To depositors, including interest paid to them		\$717,017 34
For loans on bonds and mortgages.....		25,950 00
For loans on stocks and other securities		7,450 00
For stocks and bonds purchased, par value, \$385,625; cost, including premiums, commissions, etc		423,169 52
For interest (other than interest payments to depositors)..		1,168 36
For current expenses of the bank, viz.: Salaries.....	\$5,043 34	
For expenses of banking house or rent of banking rooms.	491 00	
For other expenses.....	1,227 48	
		<u>6,761 82</u>
For taxes on real estate, except banking house		347 65
For repairs and other incidental expenses on real estate except banking house.....		235 07
Other payments, viz.:		
Taxes and insurance on property sold.....	\$167 46	
Commission on sale of property.....	130 00	
Sundries	11 90	
Profit and loss.....	83 00	
		<u>392 36</u>
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day		143,398 45
		<u>\$1,325,890 57</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	4,068
Number of accounts opened and re-opened during the year 1885.....	711
Number of accounts closed during the year 1885.....	589
Largest amount due any one depositor January 1, 1886, exclusive of interest, and of any deposits made by order of a court of record, or of a surrogate.....	\$5,047 00
Number of such accounts which exceed \$3,000	22
Average amount of each account January 1, 1886.	\$324 34
Amount deposited during the year 1885, not including interest credited for that period	658,609 91
Amount withdrawn during the year 1885.	717,017 34
Amount of interest credited and paid for the year 1885, and when :	
July, 1885	\$21,309 16
January, 1886	21,590 55
	42,899 71

Rate per cent of dividends or interest to depositors during the year 1885, 4 and 3 per cent.

119. PEOPLE'S SAVINGS BANK, YONKERS.

[10 Getty square; incorporated 1866.]

RUFUS DUTTON, *President.* GEO. W. COBB, *Treasurer.*

TRUSTEES.

Jonathan Vail,	Charles E. Groton,	A. C. Mott,	Frank E. Wheeler,
L. R. Condon,	A. P. Hazard,	John Wallace,	A. T. Kear,
J. G. P. Holden,	Charles Reed,	James P. Sanders.	Charles T. Mercer,
R. Dutton,	H. Skinner,	John Wheeler,	Geo. H. Selleck.
Chas. H. Emerson,	J. Embree,	P. J. Elting,	

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$248,350 00
Stock investments, viz.:	

Stocks and Bonds :

	Cost.	Par value.	Estimated market value.
Cities in this State.....	\$67,561 37	\$65,416 37	\$69,416 37
Towns in this State.....	22,693 12	21,500 00	24,057 50
	\$90,254 49	\$86,916 37	\$93,473 87

Real estate cost, \$1,699.19; estimated present value.....	93,473 87
Cash on deposit in banks or trust companies.....	2,000 00
Cash on hand.....	97,292 60
All other assets not included above, viz.:	2,195 77

Amount loaned on collaterals, viz.....	\$5,275 00
Depositors' pass books, estimated value, \$7,613.84.	
Interest due and accrued.....	4,238 93
Safe, furniture and fixtures	1,000 00
Rent accrued.....	85 00
School district No. 2, town of East Chester, bond	12,500 00
	23,098 93

\$466,411 17

LIABILITIES.

Amount due depositors	\$445,970 47
Principal.....	\$438,523 28
Interest credited for the six months ending with December 31, 1885	7,447 19
Other liabilities, viz.: Rent accrued..	83 33
Surplus	20,357 37
	<hr/>
	\$466,411 17
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$49,591 16
From depositors, not including interest credited.....	206,801 87
From interest on loans, deposits and investments	19,924 04
From rents from real estate.....	187 00
From mortgages.....	21,550 00
From redemption of stocks.....	26,335 00
From loans repaid	16,075 00
From all other sources, viz.:	
From Yonkers consol bonds	\$165 00
From real estate sold.....	808 29
	<hr/>
	973 29
	<hr/>
	\$341,437 36
	<hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$158,715 62
For loans on bonds and mortgages.	45,850 00
For loans on stocks and other securities	18,775 00
For stocks and bonds purchased, par value, \$14,000; cost, including premiums, commissions, etc	15,380 00
For interest (other than interest payments to depositors)..	93 07
For current expenses of the bank, viz.: Salaries.....	\$2,071 92
For expenses of banking house or rent of banking rooms.	500 00
For other expenses.....	478 53
	<hr/>
	3,050 45
For taxes on real estate, except banking house.....	35 69
For repairs and other incidental expenses on real estate, except banking house.	49 16
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	99,488 37
	<hr/>
	\$341,437 36
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886..	1,883
Number of accounts opened and re-opened during the year 1885	522
Number of accounts closed during the year 1885	378
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.....	\$3,055 00
Number of such accounts which exceed \$3,000	5
Average amount of each account January 1, 1886.....	\$236 84

Amount deposited during the year 1885, not including interest credited <i>for</i> that period.....	\$206,801 87
Amount withdrawn during the year 1885	158,715 62
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885.....	\$7,057 36
January, 1886.....	7,447 19
	<hr/> 14,504 55

Rate per cent of dividends or interest to depositors during the year 1885 : 4 per cent to \$2,000; 3 per cent on excess.

120. PORT CHESTER SAVINGS BANK, PORT CHESTER.

[Main street; incorporated 1865.]

WILLIAM P. ABENDROTH, *President*.

HERMAN L. MARSHALL, *Cashier*.

TRUSTEES.

Wm. P. Abendroth,	William Ryan,	John Miller, Jr.,	Thomas B. Peck,
John E. Marshall,	John F. Mills,	Elwood Burdsall, Jr.,	Samuel W. Johnson,
Geo. E. Wilcox,	E. F. Matthews,	S. K. Satterlee,	Daniel Strang.
Geo. W. Wesley,	E. F. Studwell,	John Voorhis,	

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$231,879 00
Stock investments, viz.:	

Stocks and Bonds :

	Cost.	Par value.	Estimated market value.
United States.....	\$163,234 38	\$150,000 00	\$164,812 50
Cities in this State.....	210,125 00	205,000 00	214,500 00
Counties in this State.....	13,070 00	12,900 00	13,199 00
Towns in this State.....	69,125 75	68,600 00	70,623 50
Villages in this State.....	57,782 50	57,000 00	58,060 00
	<hr/> \$513,337 63	<hr/> \$493,500 00	<hr/> \$521,195 00

521,195 00

Amount loaned on stocks as authorized by chapter 409, Laws of 1882

500 00

Real estate, cost, \$1,500; estimated present value.

1,200 00

Cash on deposit in banks or trust companies

56,237 75

Cash on hand

2,107 26

All other assets not included above, viz.:

Interest accrued.....	\$6,086 88
Safe and furniture.	500 00
Insurance advanced.....	8 75

6,595 63

\$819,714 64

LIABILITIES.

Amount due depositors	\$752,741 49
-----------------------------	--------------

Principal	\$740,885 62
Interest credited for the six months ending with December 31, 1885	11,855 87

Other liabilities, viz. : Expenses incurred, but unpaid....

225 60

Surplus.....

66,747 55

\$819,714 64

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$73,933 92
From depositors, not including interest credited	234,748 25
From interest on loans, deposits and investments	33,130 92
From rents from real estate	48 00
From mortgages	34,462 00
From redemption of stocks	28,300 00
From stock sold, par value, \$24,383; amount received therefor.	25,906 93
From all other sources, viz.:	
Insurance repaid	\$9 00
P. O. box, part payment returned	2 00
Desk sold	2 50
	<hr/> 13 50
	<hr/> \$430,543 52

PAYMENTS.

To depositors, including interest paid to them	\$256,525 72
For loans on bonds and mortgages (includes mortgage of \$1,400 transferred to real estate account)	28,200 00
For stocks and bonds purchased, par value, \$79,883; cost, including premiums, commissions, etc.	81,873 18
For interest (other than interest payments to depositors) ..	590 81
For current expenses of the bank, viz.: Salaries	\$3,100 00
For other expenses	1,300 67
	<hr/> 4,400 67
For real estate acquired by foreclosure, or in settlement of debts due the bank	87 68
For taxes on real estate, except banking house	1 10
For repairs and other incidental expenses on real estate, except banking house	1 60
Other payments, viz.:	
Insurance advanced	\$17 75
Exchanging safe	400 00
New heater	100 00
	<hr/> 517 75
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	58,345 01
	<hr/> \$430,543 52

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886	2,812
Number of accounts opened and re-opened during the year 1885	525
Number of accounts closed during the year 1885	447
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$3,000 00
Average amount of each account January 1, 1886	267 68
Amount deposited during the year 1885, not including interest credited <i>for</i> that period	234,748 25
Amount withdrawn during the year 1885	256,525 72
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885	\$11,691 46
January, 1886	11,855 87
	<hr/> 23,547 33

Rate per cent of dividends or interest to depositors during the year 1885, $3\frac{1}{2}$ per cent.

121. SING SING SAVINGS BANK, SING SING.

[Incorporated 1854.]

JAMES WILLIAMSON, *President.*

ISAAC B. NOXON, *Secretary.*

TRUSTEES.

Geo. A. Brandreth,	James Williamson,	S. M. Sherwood,	John Hoag,
Aaron L. Young,	Isaac Secor,	Henry C. Nelson,	Townsend Young,
Thos. C. Van Hoesen,	Daniel D. Mangam,	Gilbert M. Todd,	William H. Helm.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$259,888 50
Stock investments, viz.:	

<i>Stocks and Bonds :</i>			
	Cost.	Par value.	Estimated market value.
United States.....	\$273,371 88	\$260,000 00	\$299,500 00
Delaware State.....	10,675 00	10,000 00	10,700 00
Cities in this State.....	388,504 18	361,600 00	443,824 00
Counties in this State.....	15,425 00	15,000 00	17,700 00
Towns in this State.....	105,517 12	99,382 38	107,095 32
Villages in this State.....	67,200 00	65,000 00	68,250 00
	<u>\$860,693 18</u>	<u>\$810,982 38</u>	<u>\$947,069 32</u>
			947,069 32
Banking lot, cost, \$8,000; estimated present value....			6,000 00
Cash on deposit in banks or trust companies			175,765 72
All other assets not included above, viz.: Interest due and accrued.....			18,115 86
			<u>\$1,406,839 40</u>

LIABILITIES.

Amount due depositors	\$1,209,651 20
Principal.....	\$1,187,145 75
Interest credited for the six months ending with December 31, 1885.....	22,505 45
	<u>197,188 20</u>
Surplus.....	<u>\$1,406,839 40</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day	\$274,529 38
From depositors, not including interest credited.....	308,834 60
From interest on loans, deposits and investments.....	56,504 31
From mortgages... ..	33,479 00
From redemption of stocks.....	11,000 00
From all other sources, viz.: Insurance and taxes advanced.	84 87
	<u>\$684,432 16</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$328,625 75
For loans on bonds and mortgages.	79,300 00

For stocks and bonds purchased, par value, \$89,382.38; cost, including premiums, commissions, etc	\$95,555 12
For interest (other than interest payments to depositors) ..	1,127 31
For current expenses of the bank, viz.: Salaries.....	\$3,192 00
For expenses of banking house or rent of banking rooms.....	400 00
For other expenses.....	346 85
	<hr/>
	3,938 85
For taxes on real estate, except banking house.....	33 24
Other payments, viz.: Expenses of committees.....	86 17
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day.	175,765 72
	<hr/>
	\$684,432 16
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886	2,818
Number of accounts opened and re-opened during the year 1885.....	453
Number of accounts closed during the year 1885.....	428
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.	\$12,000 00
Number of such accounts which exceed \$3,000	58
Average amount of each account January 1, 1886.....	\$429 25
Amount deposited during the year 1885, not including interest credited <i>for</i> that period	308,834 60
Amount withdrawn during the year 1885	328,625 75
Amount of interest credited and paid <i>for</i> the year 1885, and when:	
July, 1885.....	\$21,965 93
January, 1886.....	22,505 45
	<hr/>
	44,471 38
	<hr/>

Rate per cent of dividends or interest to depositors during the year 1885, 4 per cent.

122. WESTCHESTER COUNTY SAVINGS BANK, TARRYTOWN.

[Incorporated 1853.]

BENSON FERRIS, *President*.

WILLIAM G. WESTON, *Treasurer*.

TRUSTEES.

Jonathan S. Odell,	James S. Sec,	James S. Millard,	Charles G. Stephens,
Seth Bird,	Isaiah Washburn,	Elias Mann,	George Silver,
Benson Ferris,	Lucius T. Yale,	Richard B. Coutant,	Abram A. Coles.
Jacob Mott,			

FINANCIAL.

RESOURCES.

Bonds and mortgages.....			\$372,290 00
Stock investments, viz.:			
<i>Stocks and Bonds:</i>			
	Cost.	Par value.	Estimated market value.
United States.....	\$154,255 00	\$150,000 00	\$171,400 00
District of Columbia, 3-65s.	48,100 00	50,000 00	56,500 00
Cities in this State.....	142,887 50	140,000 00	162,800 00
Counties in this State	20,000 00	20,000 00	20,000 00
Towns in this State.....	6,000 00	6,000 00	6,000 00
Villages in this State.	18,020 00	17,000 00	20,400 00
	<hr/>	<hr/>	<hr/>
	\$389,262 50	\$383,000 00	\$437,100 00
	<hr/>	<hr/>	<hr/>
			437,100 00

REPORT ON SAVINGS-BANKS.

Banking house and lot, cost, \$8,885; estimated present value.....	\$6,000 00
Other real estate, cost, \$12,429.71; estimated present value..	12,800 00
Cash on deposit in banks or trust companies.....	95,102 36
Cash on hand.....	22,229 41
All other assets not included above, viz.:	
Interest due and accrued.....	\$12,187 72
Land contracts.....	4,387 00
	<hr/> 16,574 72
	<hr/> \$962,096 49

LIABILITIES.

Amount due depositors	\$835,001 84
Principal	\$820,101 96
Interest credited for the six months ending with December 31, 1885	14,899 88
	<hr/>
Surplus.....	127,094 65
	<hr/> \$962,096 49

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day.....	\$114,738 16
From depositors, not including interest credited	317,585 98
From interest on loans, deposits and investments	41,682 00
From rents from real estate.....	1,159 50
From mortgages.....	4,910 00
From redemption of stocks	39,416 00
From stock sold, par value, \$1,000; amount received therefor.	1,220 00
From loans repaid	5,200 00
From all other sources, viz. : Land contracts, partial payments	713 00
	<hr/> \$526,624 64

PAYMENTS.

To depositors, including interest paid to them.....	\$297,728 01
For loans on bonds and mortgages	45,000 00
For loans on stocks and other securities	6,500 00
For stocks and bonds purchased, par value, \$52,000; cost, including premiums, commissions, etc.	55,430 00
For interest (other than interest payments to depositors)..	82 43
For current expenses of the bank, viz.: Salaries....	\$3,200 00
For expenses of banking house or rent of banking rooms.	176 95
For other expenses.....	350 18
	<hr/> 3,727 13
For taxes on real estate, except banking house.....	204 36
For repairs and other incidental expenses on real estate, except banking house.....	620 94
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day	117,331 77
	<hr/> \$526,624 64

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886.....	2,495
Number of accounts opened and re-opened during the year 1885	441
Number of accounts closed during the year 1885.....	337
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate.....	\$4,937 32
Number of such accounts which exceed \$3,000	3
Average amount of each account January 1, 1886.....	\$334 67
Amount deposited during the year 1885, not including interest credited <i>for</i> that period.....	317,585 98
Amount withdrawn during the year 1885	297,728 01
Amount of interest credited and paid <i>for</i> the year 1885, and when :	
July, 1885.....	\$14,429 84
January, 1886	14,899 88
	<hr/> 29,329 72

Rate per cent of dividends or interest to depositors during the year 1885, 4 per cent.

123. YONKERS SAVINGS BANK, YONKERS.

[Incorporated 1854]

LYMAN COBB, JR., *Cashier.*

J. HENRY WILLIAMS, *Treasurer.*

TRUSTEES.

Robert P. Getty,	S. P. Holmes,	S. E. Getty,	G. L. Morse,
J. H. Williams,	S. F. Quick,	S. H. Thayer, Jr.,	Fred. Von Storch,
Jacob Read,	George W. Read,	John W. Rockwell,	W. H. Thorne,
G. W. Francis,	F. A. Back,	J. A. Lockwood,	F. Shonnard,
Arthur B. Waring.			

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$503,941 52
Stock investments, viz.:				
<i>Stocks and Bonds:</i>				
	Cost.	Par value.	Estimated market value.	
United States.....	\$326,904 66	\$280,000 00	\$333,100 00	
Ohio State	58,102 75	55,000 00	57,200 00	
Cities in this State.....	326,131 44	507,200 00	361,978 00	
Counties in this State.....	27,000 00	27,000 00	27,000 00	
Towns in this State.....	35,153 63	33,000 00	35,490 00	
	<hr/> \$773,292 48	<hr/> \$702,200 00	<hr/> \$814,768 00	
				814,768 00
Amount loaned on stocks as authorized by chapter 409, Laws of 1882				56,800 00
Banking house and lot, cost, \$59,538.04; estimated present value.....				35,500 00
Other real estate, cost, \$53,824.81; estimated present value. .				35,900 00
Cash on deposit in banks or trust companies				54,011 72
Cash on hand.....				11,942 80
All other assets not included above, viz.:				
Amount loaned on collaterals, viz.			\$3,575 00	
Depositors' pass-book, estimated market value of collaterals, \$6,573.32.				
Interest due and accrued.....			13,007 34	
Rents due and unpaid.....			468 33	
			<hr/> 17,050 67	
				<hr/> \$1,529,914 71

LIABILITIES.

Amount due depositors		\$1,392,842 71
Principal	\$1,368,542 23	
Interest credited for the six months ending with December 31, 1885	24,300 48	
Surplus		137,072 00
		<u>\$1,529,914 71</u>

CASH TRANSACTIONS DURING THE YEAR 1885.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1885, before transactions of the day		\$57,843 41
From depositors, not including interest credited		469,542 70
From interest on loans, deposits and investments		66,216 06
From rents from banking house	\$740 00	
From rents from other real estate	1,040 67	
		<u>1,780 67</u>
From mortgages		27,557 55
From redemption of stocks		136,300 00
From stock sold, par value, \$50,000; amount received therefor		50,472 06
From loans repaid		40,210 00
From all other sources, viz.:		
Real estate sold	\$2,430 67	
Sale of old iron pipe	40 00	
		<u>2,470 67</u>
		<u>\$852,393 12</u>

PAYMENTS.

To depositors, including interest paid to them		\$393,002 22
For loans on bonds and mortgages ..		104,157 00
For loans on stocks and other securities		90,500 00
For stocks and bonds purchased, par value, \$182,000; cost, including premiums, commissions, etc		187,738 01
For interest (other than interest payments to depositors) ..		716 97
For current expenses of the bank, viz.: Salaries	\$6,700 00	
For expenses of banking house or rent of banking rooms ..	864 69	
For other expenses	756 42	
		<u>8,321 11</u>
For taxes on real estate, except banking house		1,491 82
For repairs and other incidental expenses on real estate, except banking house.		486 47
Other payments, viz.: Cash short		25 00
Cash on hand and in banks or trust companies December 31, 1885, after transactions of the day ..		65,954 52
		<u>\$852,393 12</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1886	5,099
Number of accounts opened and re-opened during the year 1885	815
Number of accounts closed during the year 1885	551
Largest amount due any one depositor January 1, 1886, <i>exclusive</i> of interest, and of any deposits made by order of a court of record, or of a surrogate	\$3,000 00

Average amount of each account January 1, 1886.....	\$273 15	
Amount deposited during the year 1885, not including interest credited <i>for</i> that period.	469,542 70	
Amount withdrawn during the year 1885.....	393,002 22	
Amount of interest credited and paid <i>for</i> the year 1885, and when :		
July, 1885.....	\$23,310 54	
January, 1886.....	24,300 48	
		47,611 02

Rate per cent of dividends or interest to depositors during the year 1885: 4 per cent on \$2,000 and under; 3 per cent on excess.

STATEMENT OF THE CONDITION OF THE SAVINGS BANKS OF THE STATE OF NEW YORK ON THE MORNING OF JULY 1, 1885.

NAME.	Total resources July 1, 1885.	Due depositors, July 1, 1885.	Other liabilities, July 1, 1885.	Surplus July 1, 1885.	Open accounts July 1, 1885.	Accounts opened during the six months ending with June 30, 1885.	Accounts closed during the six months ending with June 30, 1885.	Deposits received during the six months ending with June 30, 1885, not including interest credited.	Am't withdrawn during the six months ending with June 30, 1885.	Amount of interest credited and paid for the six months ending with June 30, 1885.	Current expenses of the bank during the six months ending with June 30, 1885.
ALBANY COUNTY.											
Albany City Savings Institution	\$2,238,774 55	\$2,121,193 97	\$750 00	\$116,830 58	3,610	295	358	\$331,484 00	\$397,382 94	\$34,015 34	\$1,751 43
Albany County Savings Bank	893,337 40	808,678 37	7,000 00	77,659 03	1,813	246	413	210,550 54	249,673 89	13,806 74	3,165 04
Albany Exchange Savings Bank	829,442 41	717,937 95	6,767 00	104,737 46	1,261	152	130	131,453 96	137,602 72	11,474 15	.....
Albany Savings Bank	9,817,021 39	8,311,876 89	.....	1,503,144 50	16,807	1,696	1,568	1,298,549 53	1,356,560 86	132,727 19	10,185 46
Cohoes Savings Institution	902,807 05	832,660 44	191 48	69,955 13	2,649	315	290	149,662 19	152,207 91	14,140 91	1,866 37
Home Savings Bank, Albany	552,074 16	516,101 96	1,202 24	34,769 96	1,376	293	185	130,078 42	128,824 91	7,424 50	1,861 22
Hope Savings Bank, Albany*	320 71	320 71	.....	.....	5	.....	.....	.....	.....	.....	.....
Mechanics and Farmers' Sav. B'k, Albany	1,520,571 81	1,296,804 71	.....	223,767 10	3,501	392	304	114,969 32	163,056 27	21,535 74	2,014 00
Mechanics' Savings Bank, Cohoes	360,606 70	340,543 91	.....	20,062 79	938	135	118	62,761 78	66,219 57	5,919 59	1,023 27
National Savings Bank, Albany	4,041,030 92	3,333,638 62	.....	707,392 30	6,660	677	656	664,485 02	727,987 09	52,770 98	6,001 44
Total	\$21,155,987 10	\$18,279,757 53	\$15,910 72	\$2,860,318 85	38,620	4,111	4,022	\$3,093,991 76	\$3,379,516 19	\$293,815 14	\$27,868 23
BROOME COUNTY.											
Binghamton Savings Bank	\$881,321 41	\$792,062 78	.....	\$89,258 63	4,333	350	446	\$305,247 18	\$384,096 29	\$12,239 60	\$3,612 85
Chenango Valley Sav. Bank, Binghamton	855,922 67	786,866 10	.....	69,056 57	3,872	548	600	287,258 54	332,174 91	13,833 89	2,219 94
Total	\$1,737,244 08	\$1,578,928 88	.....	\$158,315 20	8,205	898	1,046	\$592,505 72	\$716,271 23	\$26,073 49	\$5,832 79
CAYUGA COUNTY.											
Auburn Savings Bank	\$1,732,122 90	\$1,479,213 52	.....	\$252,909 38	7,095	785	857	\$441,955 67	\$499,416 31	\$23,462 87	\$4,573 63
Cayuga County Savings Bank, Auburn	696,488 98	589,487 69	.....	107,001 29	3,394	242	261	322,488 77	310,205 97	9,106 25	2,238 20
Total	\$2,428,611 88	\$2,068,701 21	.....	\$359,910 67	10,489	1,027	1,118	\$764,444 44	\$809,712 27	\$32,569 12	\$6,811 83
CHAUTAUQUA COUNTY.											
Chautauqua County Sav. Bank, Fredonia*	\$38 50	\$26 52	.....	\$11 98	5	.....	.....	.....	.....	.....	.....
CHEMUNG COUNTY.											
Southern Tier Savings Bank, Elmira	\$1,949 97	\$671 63	.....	\$1,278 34	6	.....	.....	.....	.....	.....	\$5 00
COLUMBIA COUNTY.											
Hudson City Savings Institution	\$1,874,551 65	\$1,673,910 90	.....	\$200,640 75	5,711	566	613	\$244,310 36	\$307,169 39	\$30,745 04	\$3,824 19

* Report of January 1, 1885. Did not report July 1.

TATEMENT OF THE CONDITION OF THE SAVINGS BANKS JULY 1, 1885 -- (Continued).

NAME..	Total resources July 1, 1885.	Due depositors July 1, 1885.	Other liabilities, July 1, 1885.	Surplus July 1, 1885.	Open accounts July 1, 1885.	Accounts opened during the six months ending with June 30, 1885.	Accounts closed during the six months ending with June 30, 1885.	Deposits received during the six months ending with June 30, 1885, not including interest credited.	Amount withdrawn during the six months ending with June 30, 1885.	Amount of interest credited and paid for the six months ending with June 30, 1885.	Current expenses of the bank during the six months ending with June 30, 1885.
MONROE COUNTY.											
East Side Savings Bank, Rochester	\$1,494,379 96	\$1,363,786 71	\$4,200 00	\$126,393 25	3,045	697	353	\$672,802 32	\$519,032 06	\$22,430 55	\$4,400 90
Mechanics' Savings Bank, Rochester	1,632,816 98	1,439,980 11	4,391 10	168,445 74	2,801	221	220	588,872 93	580,177 31	25,360 85	4,979 90
Monroe County Savings Bank, Rochester	6,803,357 39	5,741,994 33	19,798 90	1,041,564 16	11,038	1,350	1,227	1,582,332 01	1,510,461 20	102,617 19	11,881 52
Rochester Savings Bank	11,286,378 88	9,998,755 61	.....	1,287,583 27	22,658	3,037	3,084	2,226,464 76	2,349,172 71	179,657 28	19,168 17
Total	\$21,216,933 21	\$18,564,556 79	\$23,300 00	\$2,623,986 42	39,541	5,305	4,884	\$5,070,172 02	\$4,988,843 28	\$330,065 87	\$40,430 49
NEW YORK COUNTY.											
American Savings Bank	\$496,764 92	\$491,218 79	\$1,500 00	\$4,046 13	2,056	495	247	\$185,510 84	\$132,448 97	\$5,830 39	\$3,160 29
Bank for Savings, in the city of New York ..	47,602,181 22	39,689,225 57	.....	7,912,955 65	107,514	8,169	8,257	3,970,715 88	4,473,402 02	638,226 40	37,010 35
Bowery Savings Bank	51,305,536 01	41,793,975 64	.....	9,511,560 37	101,444	9,983	9,389	4,632,029 69	4,966,142 72	767,999 50	41,956 48
Broadway Savings Institution	4,024,138 54	3,722,015 22	.....	302,123 32	5,992	591	395	720,764 11	765,651 73	64,663 96	8,314 64
Citizens' Savings Bank	10,064,635 46	9,123,446 68	.....	941,188 78	22,351	3,079	3,222	1,809,280 97	1,977,957 36	139,330 00	20,127 59
Dry Dock Savings Institution	13,177,516 72	11,958,414 58	.....	1,219,102 14	28,744	4,016	3,258	2,071,891 74	1,964,461 03	192,206 70	15,661 21
East River Savings Institution	11,297,025 22	9,839,799 43	.....	1,457,225 79	17,291	1,422	1,241	1,651,258 12	1,684,348 56	155,333 32	12,230 45
East Side Savings Bank, for Sailors	1,674 59	1,330 63	.....	343 96	31	.....	57	.....	4,994 76	.....	417 75
Eleventh Ward Savings Bank	33,272 27	33,002 80	.....	269 47	1,482	.....	97	.....	9,646 91	469 03	148 66
Emigrant Industrial Savings Bank	34,611,203 13	29,312,380 38	.....	5,297,822 75	55,959	5,192	3,935	4,989,701 10	4,263,528 36	458,580 15	42,333 00
Equitable Savings Institution	151 49	.....	.....	.....	180	.....	.....	.....	2 00	.....	.....
Excelsior Savings Bank	355,287 40	343,272 76	.....	12,014 84	1,825	264	195	156,085 73	151,644 58	5,675 10	2,894 20
Franklin Savings Bank	3,188,762 41	2,744,410 15	.....	444,352 26	13,140	2,055	1,502	868,886 62	726,145 87	39,685 55	5,391 24
German Savings Bank, in the city of N. Y. ...	19,189,899 26	17,758,925 44	.....	1,430,973 82	46,166	6,140	4,062	3,631,583 12	2,852,209 89	302,324 49	26,254 93
Greenwich Savings Bank	22,527,850 80	18,960,218 72	.....	3,567,081 69	45,546	3,756	3,698	2,204,321 03	2,261,090 45	301,509 96	28,585 40
Harlem Savings Bank	2,340,736 96	2,159,802 69	.....	180,934 27	10,815	1,344	691	853,322 63	693,450 97	34,344 28	4,866 71
Institut'n for the Sav'ges of Merchants' Clerks	6,171,186 78	5,435,325 39	.....	735,861 39	13,141	853	744	897,087 37	887,079 69	97,550 97	11,462 20
Irving Savings Institution	6,244,257 51	5,497,235 96	.....	747,021 55	10,717	841	605	910,359 04	856,824 34	99,230 20	9,385 96
Manhattan Savings Bank	6,841,664 84	6,247,605 01	.....	594,059 83	14,893	1,329	1,222	1,270,543 12	1,176,752 86	95,326 27	17,232 82
Metropolitan Savings Bank	4,306,591 11	3,944,757 12	.....	361,833 99	9,097	728	646	707,478 21	741,924 14	66,158 73	7,995 54
New York Savings Bank	6,980,940 55	5,578,510 41	.....	1,402,430 14	14,825	1,614	1,432	1,051,057 99	985,375 37	99,010 06	9,479 52
North River Savings Bank	2,274,319 15	2,108,660 70	.....	168,658 45	9,383	1,189	761	583,356 26	475,368 84	32,002 14	6,249 61
Seamen's Bank for Savings	34,029,783 41	27,401,779 94	.....	6,628,003 47	64,699	4,249	3,634	3,425,487 23	3,149,647 85	435,003 73	25,213 65
Union Dime Savings Institution	6,296,939 43	5,804,959 52	8,008 83	483,971 08	28,025	3,890	2,704	1,353,389 90	1,025,886 70	95,388 55	16,354 94
West Side Savings Bank	345,442 75	331,305 88	.....	14,136 87	2,602	188	146	266,012 38	259,846 44	4,428 11	2,726 56
Total	\$293,707,762 13	\$250,282,730 90	\$10,059 22	\$43,414,972 01	627,918	61,987	52,141	\$38,210,353 08	\$36,488,832 41	\$4,130,477 59	\$355,453 70

NIAGARA COUNTY.											
Farmers and Mechanics' Sav. B'k, Lockport.											
	\$522,539 28	\$494,181 65	\$119 62	\$28,238 11	1,817	446	375	\$521,573 32	\$467,002 01	\$7,571 62	\$1,883 06
ONEIDA COUNTY.											
Oneida County Savings Bank, Rome.....											
Rome Savings Bank	\$314,435 83	\$285,968 52	\$1,000 00	\$27,467 31	1,147	130	212	\$43,521 88	\$74,220 91	\$5,003 94	\$1,359 57
Savings Bank of Utica, The	1,409,894 16	1,104,737 39		305,156 77	3,258	362	493	152,254 97	241,234 64	19,018 91	3,937 13
	5,311,485 99	4,319,694 67		991,791 32	15,387	1,310	1,382	713,664 78	865,588 19	73,932 32	6,830 50
Total	\$7,035,815 98	\$5,710,400 58	\$1,000 00	\$1,324,415 40	19,792	1,802	2,087	\$909,431 63	\$1,181,043 74	\$97,955 17	\$12,127 20
ONONDAGA COUNTY.											
Onondaga County Savings Bank, Syracuse.											
Skaneateles Savings Bank	\$6,634,996 59	\$5,652,124 74	\$125 00	\$982,746 85	18,627	2,890	2,693	\$1,908,480 42	\$1,748,707 78	\$99,939 80	\$14,280 77
Syracuse Savings Bank	89,867 60	78,419 49		11,418 11	780	45	52	20,105 48	24,804 38	1,291 31	351 20
	4,227,821 28	3,733,032 84	2,300 00	492,488 44	9,768	1,477	1,324	1,654,974 56	1,522,615 08	66,118 16	12,903 96
Total	\$10,952,685 47	\$9,463,577 07	\$2,425 00	\$1,486,683 40	29,175	4,412	4,069	\$3,583,560 46	\$3,296,127 24	\$167,349 27	\$27,535 93
ORANGE COUNTY.											
Cornwall Savings Bank.....											
Goshen Savings Bank	\$46,804 43	\$44,471 13		\$2,333 30	351	40	22	\$6,605 94	\$8,740 10	\$802 02	\$195 02
Middletown Savings Bank	352,237 07	341,498 55		10,738 52	1,072	107	87	56,790 45	45,081 56	5,905 08	1,494 02
Newburgh Savings Bank	946,073 63	872,391 76		73,681 87	3,835	422	383	215,429 19	291,766 78	14,773 98	3,099 06
Walden Savings Bank.....	4,728,906 12	3,945,553 92		783,352 20	9,739	756	697	519,767 51	690,801 10	71,397 20	6,732 90
Warwick Savings Bank.....	224,811 15	198,253 70		26,557 45	873	72	82	32,773 61	46,888 80	3,192 60	512 01
	361,432 07	335,658 81		25,834 26	1,225	116	91	62,585 62	64,398 25	5,936 48	723 36
Total.....	\$6,660,325 47	\$5,737,827 87		\$922,497 60	17,115	1,513	1,365	\$893,957 32	\$1,047,676 59	\$102,007 36	\$12,756 37
OSWEGO COUNTY.											
Fulton Savings Bank.....											
Oswego City Savings Bank	\$214,969 66	\$199,808 85		\$15,160 81	1,264	157	136	\$105,491 84	\$98,290 90	\$3,527 48	\$782 93
Oswego County Savings Bank	781,360 05	751,033 81	\$294 89	33,031 35	2,936	502	474	269,972 94	239,485 83	12,993 14	2,932 57
	537,353 29	497,871 13	101 66	39,382 50	1,740	349	295	187,182 14	174,006 42	8,673 58	2,079 67
Total	\$1,536,685 00	\$1,448,713 79	\$396 55	\$87,574 66	5,940	1,008	905	\$562,646 92	\$511,783 15	\$25,194 20	\$5,795 17
PUTNAM COUNTY.											
Putnam County Savings Bank, Brewsters ..											
	\$231,378 84	\$211,252 59		\$20,126 25	820	105	89	\$42,498 24	\$37,349 42	\$3,837 85	\$605 28
QUEENS COUNTY.											
College Point Savings Bank											
Jamaica Savings Bank	\$296,465 88	\$260,880 79		\$35,585 09	949	58	45	\$36,723 15	\$40,773 46	\$4,764 79	\$772 44
Long Island City Savings Bank	638,261 25	561,549 52		66,711 73	1,722	131	116	154,921 86	169,570 94	9,683 70	681 98
Queens County Savings Bank	123,215 79	114,952 70		8,263 09	1,429	445	71	129,686 31	112,944 10	1,559 23	832 53
Roslyn Savings Bank.....	563,971 26	478,836 17		85,135 09	2,152	133	100	57,553 53	73,087 82	7,308 01	2,116 15
Whitestone Savings Bank*	121,197 70	114,206 51		6,991 19	478	37	16	23,177 22	11,606 30	1,792 60	294 71
	489 70	489 70			98						
Total	\$1,733,601 58	\$1,530,915 39		\$202,686 19	6,828	804	348	\$402,062 07	\$407,982 62	\$25,108 37	\$4,697 81
RENSELAER COUNTY.											
Central Savings Bank, Troy											
Manufacturers' Savings Bank, Troy	\$572 55	\$572 55		\$109 58	5					\$6 85	\$5 00
Mutual Savings Bank, Troy	509 18	399 60			6					5 67	
State Savings Bank, Troy	803 09	803 09			6					11 83	
	71,277 36	73,535 85		741 51	200	1	23	\$8,571 17	\$2,976 07	970 80	

* Report of January 1, 1885. Did not report July 1.

* Report of January 1, 1885. Did not report July 1.

STATEMENT OF THE CONDITION OF THE SAVINGS BANKS JULY 1, 1885 — (Continued).

NAME.	Total resources July 1, 1885.	Due depositors July 1, 1885.	Other liabilities, July 1, 1885.	Surplus July 1, 1885.	Open accounts July 1, 1885.	Accounts opened during the six months ending with June 30, 1885.	Accounts closed during the six months ending with June 30, 1885.	Deposits received during the six months ending with June 30, 1885, not including interest credited.	Amount withdrawn during the six months ending with June 30, 1885.	Amount of interest credited and paid for the six months ending with June 30, 1885.	Current expenses of six months ending with June 30, 1885.
RICHMOND COUNTY.											
Troy Savings Bank	\$5,989,308 13	\$4,865,262 38	\$40,500 00	\$1,083,545 75	13,668	1,369	1,468	\$614,651 49	\$768,164 20	\$67,600 83	\$11,480 29
Total	\$6,065,470 31	\$4,940,573 47	\$40,500 00	\$1,084,396 84	13,885	1,370	1,502	\$623,222 66	\$783,107 97	\$68,595 98	\$11,485 29
SENECA COUNTY.											
Staten Island Savings Bank, Stapleton.....	\$528,502 26	\$469,145 22	\$134 75	\$59,222 29	2,433	213	126	\$153,504 98	\$133,976 54	\$5,917 64	\$2,417 81
SCHENECTADY COUNTY.											
Schenectady Savings Bank.....	\$960,126 93	\$825,383 67	.....	\$134,743 26	2,707	326	92	\$102,455 77	\$114,134 18	\$15,299 84	\$2,125 87
SENECA COUNTY.											
Seneca Falls Savings Bank	\$97,174 99	\$95,252 98	\$196 70	\$1,725 31	685	123	73	\$11,687 56	\$39,990 96	\$897 78	\$399 96
SUFFOLK COUNTY.											
Riverhead Savings Bank.....	\$905,869 23	\$812,793 98	.....	\$93,075 25	2,969	229	196	\$147,449 05	\$139,288 19	\$14,774 27	\$1,287 06
Sag Harbor Savings Bank	564,829 69	484,573 98	\$14 00	80,241 71	1,963	110	106	84,628 28	104,573 41	9,038 51	1,564 31
Southold Savings Bank	1,175,237 78	1,013,101 84	.....	162,135 94	2,450	105	96	73,122 85	97,666 76	19,190 15	1,389 73
Total	\$2,645,936 70	\$2,310,469 80	\$14 00	\$335,452 90	7,382	444	398	\$305,200 18	\$341,528 36	\$13,002 93	\$4,241 10
TOMPKINS COUNTY.											
Ithaca Savings Bank	\$533,614 45	\$479,431 19	.....	\$54,183 26	3,010	385	475	\$150,911 67	\$177,297 85	\$6,120 47	\$1,487 00
ULSTER COUNTY.											
Ellenville Savings Bank	\$471,294 99	\$427,526 11	\$33 33	\$43,735 55	1,891	161	163	\$69,836 46	\$96,728 47	\$7,036 39	\$948 65
Kingston Savings Bank	363,902 18	342,379 80	.....	21,522 38	888	116	90	66,271 83	61,370 38	5,991 40	943 17
New Paltz Savings Bank	576,991 41	528,521 42	.....	47,569 99	1,175	77	80	64,968 93	77,615 86	9,742 57	804 90
Rondout Savings Bank	824,183 49	745,797 14	175 00	78,211 35	2,349	248	300	115,254 35	149,445 29	10,248 67	2,178 43
Saugerties Savings Bank	631,145 07	565,297 20	.....	65,847 87	1,760	123	142	96,971 17	114,788 41	8,827 30	897 51
Ulster County Savings Institution	2,207,771 54	1,973,469 31	.....	234,302 23	5,173	379	489	266,559 14	368,018 98	27,319 19	5,944 33
Total	\$5,074,388 68	\$4,582,990 98	\$208 33	\$491,189 37	13,236	1,104	1,264	\$679,861 88	\$867,967 39	\$69,165 52	\$11,716 99
WESTCHESTER COUNTY.											
East Chester Savings Bank	\$51,840 20	\$44,082 54	.....	\$7,757 66	326	43	41	\$15,057 94	\$19,181 29	\$694 08	\$976 08
Greenburgh Savings Bank	38,952 19	35,897 91	.....	3,054 28	439	30	20	10,778 84	14,918 49	553 80	261 01
Peeckskill Savings Bank	1,449,304 46	1,322,989 61	.....	126,314 82	3,955	316	307	322,584 18	355,852 46	21,224 80	3,663 01

People's Savings Bank, Yonkers	419,860 69	401,577 91	\$83 33	18,199 45	1,770	229	198	87,767 99	76,567 11	7,057 36	1,509 48
Port Chester Savings Bank	796,434 58	732,233 33	5 30	61,145 95	2,726	230	238	115,567 58	115,917 31	11,691 46	2,145 05
Sing Sing Savings Bank	1,388,835 62	1,196,413 85	.....	192,421 77	2,748	218	263	158,537 29	169,060 34	21,965 93	2,010 00
Westchester County Savings Bk, Tarrytown	923,365 63	801,119 61	.....	122,245 99	2,417	195	169	136,606 85	155,731 20	11,429 81	1,900 42
White Plains Savings Bank	466 17	466 17	.....	.....	15	.....	.....	.....	.....	.....	.....
Yonkers Savings Bank	1,428,088 71	1,291,678 29	.....	157,010 42	4,820	321	336	207,221 88	208,115 31	23,310 51	4,413 06
Total	\$5,127,148 25	\$5,825,909 2	\$88 63	\$671,150 34	19,216	1,582	1,572	\$1,071,062 55	\$1,145,403 57	\$101,027 81	\$16,878 20
Grand Totals of the State.....	\$529,039,672 96	\$415,887,048 60	\$125,156 78	\$74,057,467 58	1,182,298	121,132	103,548	\$80,357,527 25	\$79,182,242 11	\$7,503,279 25	\$736,670 25

*Report of January 1, 1885. Did not report July 1.

TABLE SHOWING THE AGGREGATE OF SEVERAL ITEMS OF RESOURCES, LIABILITIES AND STATISTICS OF THE SAVINGS BANKS OF THE STATE ON THE 1ST DAY OF JULY, 1879 TO JULY 1, 1885.

	Total resources.	Due depositors.	Other liabilities.	Surplus.	Open accounts.	Accounts opened during the six months ending	Accounts closed during the six months ending	Deposits received during the six months ending, not including interest credited.	Amount withdrawn during the six months ending	Amount of interest credited and paid for the six months ending	Current expenses of the bank during the six months ending
July 1, 1879	\$341,368,686 47	\$304,692,339 48	\$349,417 11	\$36,326 929 88	827,852	88,283	70,724	\$52,127,916 65	\$3,155,919 47	.....	.....
July 1, 1880	376,211,240 41	335,461,570 06	206,216 63	40,513 454 32	912,863	121,308	71,935	65,864,123 90	56,358,312 63	.....	\$567,753 04
July 1, 1881	424,204,808 59	370,672,297 69	229,127 71	53,303 383 79	995,742	124,541	81,449	70,946,232 39	60,815,254 33	.....	597,971 37
July 1, 1882	460,123,582 66	400,743,838 42	222,705 01	59,157,089 23	1,066,518	127,158	96,880	80,370,373 28	74,432,796 99	.....	646,616 16
July 1, 1883	483,662,008 15	420,831,007 38	716,307 30	62,114,693 47	1,119,512	129,744	105,102	80,776,781 58	79,148,654 61	.....	687,042 55
July 1, 1884	498,484,020 81	435,160,744 05	326,468 87	62,996,807 92	1,156,634	128,240	118,944	82,482,025 53	84,862,561 43	.....	711,344 56
July 1, 1885	520,039,672 96	415,887,048 60	125,156 78	74,027,467 58	1,182,298	121,132	103,548	80,357,527 25	79,182,242 11	\$7,432,575 32	736,670 25

CONDITION OF THE SAVINGS BANKS IN AGGREGATE BY COUNTIES, JANUARY 1, 1886.

COUNTIES.	Bonds and mortgages.	PAR VALUE.								Total par value of stocks and bonds.
		United States stocks.	District of Columbia 3-65 bonds.	New York State stocks.	Stocks of other States.	Bonds of cities in this State.	Bonds of counties in this State.	Bonds of towns in this State.	Bonds of villages in this State.	
Albany.....	\$2,792,191	\$3,839,700	.....	\$239,350	\$335,735	\$7,992,200	\$1,270,000	\$127,200	\$502,700	\$14,296,885
Broome.....	541,507	397,110	.....	.....	.....	272,100	11,000	159,800	.....	840,010
Cayuga.....	924,785	560,000	\$150,000	.....	.....	305,625	2,500	1,000	.....	1,019,125
Chautauqua.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Chemung.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Columbia.....	241,675	295,000	.....	.....	119,600	295,199	167,300	222,000	93,000	1,192,099
Cortland.....	220,292	30,000	.....	.....	.....	27,000	21,600	43,700	12,000	133,700
Dutchess.....	1,762,322	1,759,000	6,000	.....	252,000	1,800,154	273,000	247,800	166,000	4,603,954
Erie.....	8,444,676	8,250,000	1,350,000	.....	.....	3,126,284	355,000	128,655	7,000	13,216,939
Greene.....	147,708	199,000	.....	.....	130,250	223,200	5,000	18,500	5,100	581,050
Jefferson.....	464,397	103,000	.....	.....	.....	98,000	8,500	327,354	1,130	537,984
Kings.....	17,161,609	23,564,500	400,000	.....	3,980,375	25,903,875	4,032,400	316,508	198,000	58,395,658
Madison.....	227,792	113,500	.....	.....	.....	65,300	2,000	17,800	18,000	216,600
Monroe.....	9,836,205	5,608,000	100,000	.....	100,000	1,730,347	21,000	68,000	33,000	7,660,347
New York.....	93,338,905	85,582,100	1,110,000	3,651,150	12,238,904	41,129,801	2,380,200	356,290	56,500	146,504,855
Niagara.....	273,003	13,000	.....	.....	.....	8,242	.....	40,276	.....	61,518
Oneida.....	1,738,293	2,220,500	115,000	250,000	114,100	1,180,000	18,000	133,000	10,000	4,040,600
Onondaga.....	5,457,727	2,100,000	.....	.....	140,000	1,057,200	125,000	106,500	4,600	3,533,300
Orange.....	1,584,037	917,000	.....	5,600	.....	2,508,100	31,000	232,745	60,800	3,755,245
Oswego.....	406,126	19,750	.....	.....	.....	304,100	10,000	434,700	45,000	813,550
Putnam.....	104,585	14,000	.....	.....	.....	50,500	.....	20,500	.....	85,000
Queens.....	869,535	45,000	50,000	.....	10,000	61,500	215,000	24,000	97,300	502,800
Rensselaer.....	496,504	2,200,000	.....	.....	216,000	1,620,945	371,000	.....	64,000	4,471,945
Richmond.....	191,300	50,000	.....	.....	19,000	18,000	136,150	51,000	4,000	278,150
Schenectady.....	177,475	409,000	33,000	.....	27,000	88,000	15,500	8,000	18,000	598,500
Seneca.....	61,115	.....	.....	.....	.....	.....	.....	.....	.....	.....
Suffolk.....	1,415,457	215,000	165,000	.....	49,000	341,000	81,000	88,100	7,000	946,100
Tompkins.....	174,566	150,000	.....	.....	10,000	10,000	.....	137,500	8,000	315,500
Ulster.....	2,332,287	490,250	25,000	.....	37,000	194,193	370,108	456,500	95,500	1,668,551
Westchester.....	1,860,265	922,200	50,000	.....	327,425	1,475,816	202,900	281,257	145,936	3,405,534
Add for cents.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	\$153,255,439	\$140,066,610	\$3,554,000	\$4,146,100	\$18,096,389	\$91,886,681	\$10,224,558	\$4,048,595	\$1,652,566	\$273,675,499

REPORT ON SAVINGS BANKS.

291

COUNTIES.	Estimated market value of stocks and bonds.	Amount of stocks and bonds at cost.	Amount loaned on stocks as au- thorized by chapter 409, Laws of 1882.	Banking- houses and lots at esti- mated market value.	Other real estate at esti- mated mar- ket value.	Cash on de- posit in banks and trust companies.	Cash on hand.	Amount loaned on collaterals.
Albany	\$17,084,259	\$16,018,432	\$1,900	\$150,000	\$137,270	\$1,259,915	\$265,590	\$6,000
Broome	934,636	873,344	12,200	.....	.....	264,340	35,104	6,000
Cayuga	1,185,908	1,041,789	2,200	120,000	50,809	143,915	10,559	750
Chautauque .....	.....	.....	.....	.....	.....	.....	11	.....
Chemung .....	.....	.....	.....	.....	.....	123	17	.....
Columbia	1,307,351	1,249,888	49,700	10,000	14,500	166,003	26,888	.....
Cortland	147,863	141,904	8,150	.....	.....	58,285	7,850	.....
Dutchess	5,190,299	818,913	13,200	73,564	194,139	217,407	73,360	3,500
Erie	15,895,297	14,460,331	101,375	300,000	.....	2,150,906	448,499	.....
Greene	662,210	634,623	5,000	.....	16,500	64,223	.....	.....
Jefferson	579,110	555,415	400	15,000	.....	83,711	5,899	.....
Kings	67,492,255	60,249,266	225,500	1,296,475	74,394	3,579,126	1,351,292	.....
Madison	235,982	239,302	.....	.....	1,834	9,160	.....	.....
Monroe	9,245,389	8,502,687	31,440	580,000	65,702	1,389,746	338,643	2,800
New York	177,331,317	157,957,646	5,213,275	2,923,401	730,981	15,972,459	3,311,966	4,500
Niagara	64,315	63,521	500	18,380	.....	179,204	16,983	.....
Oneida	5,010,044	4,379,605	30,000	25,000	7,000	273,439	37,849	3,675
Onondaga	4,277,660	3,859,654	2,100	440,000	23,700	865,403	64,856	86,590
Orange	4,616,852	4,298,284	36,195	62,500	18,530	503,423	35,256	12,100
Oswego	898,487	872,952	104,580	15,000	3,700	139,229	13,735	.....
Putnam	98,965	90,750	.....	.....	10,500	11,417	1,953	200
Queens	545,472	509,647	13,215	39,805	119,500	200,106	25,031	.....
Rensselaer	5,100,147	4,690,438	.....	200,000	.....	228,780	54,336	.....
Richmond	310,546	291,242	.....	.....	.....	28,126	13,495	.....
Schenectady	722,181	642,620	.....	15,000	.....	80,133	.....	.....
Seneca .....	.....	.....	3,000	.....	.....	45,676	1,206	.....
Suffolk	1,112,347	983,845	1,667	4,840	10,174	141,836	42,455	1,342
Tompkins	317,750	315,500	1,945	.....	.....	37,219	2,415	.....
Ulster	1,855,530	1,724,054	28,850	85,000	211,117	507,153	32,018	1,730
Westchester	3,856,228	3,636,960	62,800	72,500	71,400	628,222	60,928	10,434
Add for cents .....	.....	.....	.....	.....	.....	.....	.....	.....
Total	\$326,078,463	\$289,102,612	\$5,949,192	\$6,446,465	\$1,761,750	\$20,228,685	\$45,278,194	\$139,621

CONDITIONS OF THE SAVINGS BANKS JANUARY 1, 1886 — (Continued).

COUNTIES.	Other assets.	Total resources.	Amount due depositors.	Other liabilities.	Surplus.	Total liabilities.	Number of open accounts January 1, 1886.	Number of accounts opened and reopened in the year 1885.
Albany	\$251,377	\$21,948,515	\$18,752,000	\$25,832	\$3,170,676	\$21,948,515	39,434	8,014
Broome.....	28,410	1,822,200	1,658,319	.....	163,879	1,822,200	8,621	1,945
Cayuga.....	31,623	2,470,643	2,094,836	.....	375,805	2,470,643	10,533	2,022
Chautauqua..	.....	11	4	.....	6	11	3	.....
Chemung.....	1,816	1,957	671	.....	1,285	1,957	6	.....
Columbia.....	101,770	1,917,891	1,711,156	.....	206,734	1,917,891	5,556	1,096
Cortland.....	8,939	460,380	426,516	.....	33,863	460,380	2,146	948
Dutchess.....	124,649	7,652,424	6,673,970	8,206	970,243	7,652,424	20,434	2,918
Erie	336,958	27,677,717	23,659,481	.....	4,018,236	27,677,717	65,783	13,244
Greene.....	37,846	933,489	818,331	.....	115,157	933,489	3,094	575
Jefferson	34,037	1,182,556	1,092,504	.....	90,051	1,182,556	6,002	1,201
Kings.....	966,603	92,147,277	79,278,297	41,644	12,827,329	92,147,277	214,483	41,883
Madison.....	15,794	490,565	444,846	.....	45,719	490,565	1,861	493
Monroe.....	226,792	21,716,824	18,965,659	58,995	2,692,167	21,716,824	41,070	10,488
New York.....	2,320,997	301,147,831	255,946,181	2,005	45,199,631	301,147,831	640,524	123,474
Niagara	11,021	563,409	531,803	65	31,540	563,409	1,830	827
Oneida.....	44,802	7,170,106	5,694,983	13,792	1,461,329	7,170,106	20,054	3,735
Onondaga.....	229,505	11,447,546	9,886,636	5,118	1,555,790	11,447,546	30,549	9,136
Orange.....	100,668	6,969,569	5,924,261	.....	1,045,305	6,969,569	17,542	2,846
Oswego.....	36,476	1,617,338	1,522,829	398	94,110	1,617,338	6,153	2,070
Putnam.....	4,590	232,211	211,490	.....	20,720	232,211	837	192
Queens.....	20,644	1,833,316	1,619,716	.....	213,598	1,833,316	7,179	1,523
Rensselaer	114,500	6,194,269	5,040,513	46,250	1,107,505	6,194,269	14,059	2,739
Richmond.....	8,899	552,367	488,336	38	68,992	552,367	2,492	423
Schenectady	14,988	1,009,777	869,500	.....	140,277	1,009,777	2,876	657
Seneca.....	3,322	114,321	112,306	201	1,812	114,321	728	246
Suffolk.....	47,260	2,777,382	2,418,207	14	359,160	2,777,382	7,639	981
Tompkins.....	9,095	542,991	486,419	.....	56,572	542,991	3,054	805
Ulster	129,099	5,182,794	4,658,724	628	523,439	5,182,794	13,471	2,319
Westchester	136,110	6,758,901	6,061,756	308	696,832	6,758,901	20,059	3,700
Add for cents.....	234	56	.....	.....	127	56	.....	.....
Total	\$5,398,824	\$534,536,633	\$457,050,250	\$203,494	\$77,282,889	\$534,536,633	1,208,072	240,500

COUNTIES.	Number of accounts closed in the year 1885.	Amount depos- ited during the year 1885, not including interest cred- ited for that period.	Amount with- drawn during the year 1885.	Amount of interest cred- ited and paid for the year 1885.	Salaries paid during the year 1885.	Expenses other than salaries for the year 1885.	Amount of unauthorized investments at market values.
Albany.....	7,133	\$5,952,913	\$6,057,948	\$596,854	\$36,397	\$27,191	\$9,177
Broome.....	1,677	1,123,063	1,157,625	55,516	8,140	3,218	.....
Cayuga.....	2,069	1,400,485	1,453,569	67,430	10,100	5,101	.....
Chautauqua.....	2	.....	22	.....	.....	.....	.....
Chemung.....	.....	.....	.....	.....	.....	.....	.....
Columbia.....	1,298	455,089	513,180	63,222	6,158	1,121	.....
Cortland.....	739	462,599	413,562	13,114	2,200	884	.....
Dutchess.....	2,391	1,636,419	1,536,631	239,641	15,791	6,397	.....
Erie.....	12,492	12,700,380	12,827,459	865,025	60,175	19,752	90,000
Greene.....	501	249,832	271,920	22,026	2,100	611	19,460
Jefferson.....	819	528,539	532,025	36,817	2,700	904	.....
Kings.....	31,429	28,579,082	26,899,692	2,585,806	185,194	67,097	.....
Madison.....	542	172,685	219,362	15,610	2,150	383	.....
Monroe.....	8,539	9,885,403	9,721,462	686,685	53,913	32,709	.....
New York.....	100,937	74,497,324	71,348,814	8,379,545	562,296	206,321	64,020
Niagara.....	743	979,649	896,151	16,312	2,800	1,090	.....
Oneida.....	3,758	1,763,958	2,152,895	201,079	14,600	9,052	.....
Onondaga.....	7,419	6,771,803	6,239,561	352,994	34,325	20,976	8,072
Orange.....	2,271	1,672,754	1,746,198	208,163	16,787	6,817	.....
Oswego.....	1,754	1,098,879	1,001,030	53,288	8,180	3,094	.....
Putnam.....	159	67,519	66,398	8,104	950	242	.....
Queens.....	700	771,804	715,252	51,438	5,800	2,875	.....
Richmond.....	2,697	1,206,257	1,335,858	138,294	11,998	7,325	.....
Richmond.....	2,277	290,319	257,759	12,076	2,756	1,738	.....
Richmond.....	254	210,359	195,185	31,266	2,569	524	.....
Seneca.....	153	88,011	71,038	3,565	400	418	.....
Suffolk.....	678	638,448	613,932	89,896	6,675	1,619	.....
Tompkins.....	851	295,447	321,420	12,954	2,500	628	.....
Ulster.....	2,244	1,432,859	1,616,253	140,187	14,045	8,105	.....
Westchester.....	2,832	2,278,817	2,217,863	205,040	24,624	7,641	.....
Add for cents.....	.....	40	.....	32	.....	.....	.....
Total.....	197,358	\$157,210,736	\$152,400,064	\$15,151,979	\$1,096,323	\$443,838	\$190,729

CONDITION OF SAVINGS BANKS — (*Concluded*).

To prove amount due depositors and number of open accounts in the preceding table, with report of last year, deduct the following :

	Amount due depositors.	Open accounts.
East Side Savings Bank for Sailors, which closed since January 1, 1885.....	\$6,325	88
Park Savings Bank of Brooklyn, which closed since January 1, 1885.....	329	122
White Plains Savings Bank, which closed since January 1, 1885.....	466	15
Error in Report of Schenectady Savings Bank.....	2,141	.....
Error in Report of Manhattan Savings Institution.	668	.....
Error in Report of Institution for the Savings of Merchants' Clerks.....	.....	19
Interest paid but not credited during the year 1885.	9,973	.....
Total.....	19,902	244

REPORT ON SAVINGS BANKS.

YEAR.	Deposits.	Increase or decrease in deposits.	Number of depositors or open accounts.	Average of each deposit.	Surplus as reported.	Per cent of such surplus to total deposits.	Available fund consisting of cash and loans.	Per cent of available fund to total assets.	Amount invested in real estate.	Per cent of assets invested in real estate.	Number of institutions.
January 1, 1858.....	\$41,422,672	.....	203,801	\$203 21	\$2,437,623	.0588	\$5,337,680	.1216	\$947,165	.0216	54
January 1, 1859.....	48,194,847	\$6,772,175	230,074	209 47	2,472,658	.0513	6,208,254	.1224	1,072,845	.0212	57
January 1, 1860.....	58,178,160	9,983,313	273,697	208 91	2,552,085	.0439	7,175,957	.1181	1,101,791	.0181	64
January 1, 1861.....	67,440,397	9,262,237	300,693	224 28	2,949,195	.0437	9,312,885	.1323	1,042,305	.0148	71
January 1, 1862.....	64,083,119	.....	300,511	213 21	3,056,066	.0477	5,575,567	.1426	1,010,295	.0150	74
January 1, 1863.....	76,538,183	12,455,064	347,184	220 45	3,846,102	.0503	13,303,685	.1654	1,111,470	.0138	71
January 1, 1864.....	93,786,384	17,248,201	400,194	234 35	5,085,583	.0542	14,200,484	.1456	1,237,532	.0125	71
January 1, 1865.....	111,737,763	17,951,379	456,403	244 82	7,590,174	.0679	16,249,229	.1361	1,314,498	.0110	73
January 1, 1866.....	115,472,566	3,734,803	465,001	248 33	8,964,885	.0776	13,883,422	.1115	1,452,805	.0117	75
January 1, 1867.....	131,769,074	16,296,508	488,501	270 10	9,865,441	.0749	19,160,281	.1353	1,737,020	.0123	86
January 1, 1868.....	151,127,562	19,358,488	537,466	281 18	11,119,861	.0736	20,469,121	.1260	2,387,280	.0147	102
January 1, 1869.....	169,808,678	18,681,116	588,556	288 51	12,088,216	.0712	19,871,902	.1092	2,733,834	.0150	110
January 1, 1870.....	194,360,217	24,551,539	651,474	296 80	14,023,880	.0722	25,444,602	.1220	3,285,608	.0157	133
January 1, 1871.....	230,749,408	36,389,191	712,107	324 03	14,253,397	.0618	30,301,071	.1236	4,140,681	.0169	136
January 1, 1872.....	267,905,826	37,156,418	776,700	344 92	14,738,491	.0550	36,204,240	.1279	5,790,987	.0205	147
January 1, 1873.....	285,286,621	17,380,805	822,642	346 79	19,776,864	.0693	34,049,065	.1115	6,469,430	.0212	150
January 1, 1874.....	285,520,085	.....	839,472	340 12	21,448,796	.0751	29,027,719	.0944	7,435,328	.0242	155
January 1, 1875.....	303,935,649	18,415,564	872,498	348 35	24,310,086	.0800	30,192,413	.0919	8,598,861	.0262	158
January 1, 1876.....	319,260,202	15,324,553	859,738	371 35	33,689,701	.1055	29,803,353	.0842	9,595,173	.0271	154
January 1, 1877.....	316,677,285	.....	849,639	372 72	34,176,603	.1079	24,540,305	.0697	10,367,704	.0295	150
January 1, 1878.....	312,823,058	.....	814,550	370 40	32,050,550	.1024	24,400,011	.0704	11,215,402	.0323	138
January 1, 1879.....	299,074,639	.....	810,017	369 22	34,553,262	||.1155	21,302,642	.0637	**12,816,145	** .0383	132
January 1, 1880.....	319,258,501	20,183,862	864,456	369 32	34,781,952	.1089	26,039,503	.0735	10,430,579	.0294	128
January 1, 1881.....	353,629,657	34,371,156	953,707	370 79	47,099,094	.1332	35,488,865	.0885	10,412,881	.0259	128
January 1, 1882.....	387,832,893	34,203,236	1,036,106	374 32	55,044,756	.1119	43,536,824	.0982	9,527,517	.0215	127
January 1, 1883.....	412,147,213	24,314,320	1,095,971	376 05	60,630,827	.1471	52,299,786	.1105	8,630,319	.0182	127
January 1, 1884.....	431,080,010	18,932,797	1,147,588	375 64	68,009,559	.1577	49,531,525	.0992	8,428,757	.0169	127
January 1, 1885.....	437,107,501	6,027,491	1,165,174	375 11	68,669,001	.1570	41,698,854	.0804	8,116,813	.0160	126
January 1, 1886.....	457,050,250	19,942,749	1,208,072	378 33	77,282,889	.1690	41,595,692	.0778	8,208,215	.0153	133

* \$3,357,278 decrease.

+ Decrease, \$2,582,917.

increase in the aggregate of deposits of savings banks that continued business during 1876, amounting to \$2,514,393.

+ Decrease, \$3,854,227. The amount of deposits January 1, 1877, of savings banks that failed during the year was \$2,078,218. The decrease in deposits of savings banks continuing business was \$1,776,009.

\$ Decrease, \$13,748,419. The amount of deposits January 1, 1878, of savings banks that failed during the year was \$3,170,017. The decrease in deposits of savings banks continuing business was \$10,578,402.

The surplus shown January 1, 1879, was based upon market value of stocks and costs of real estate, while the surplus of January 1, 1880, is based upon market value of stocks and real estate. Upon this latter basis the surplus of January 1, 1879, is \$31,723,824, making a gain in surplus for the year of \$3,058,128.

** Real estate was reported January 1, 1879, at cost, and January 1, 1880, and each succeeding year, at estimated market value.

There was, therefore, an

The decrease in deposits

The decrease in deposits

COMPARATIVE STATEMENT OF THE SAVINGS OF DEPOSITORS IN THE VARIOUS COUNTIES OF THE STATE FOR THE YEARS 1884 AND 1885.

COUNTIES.	Am't deposited during the year 1884, not including interest for that period.	Increase.	Decrease.	Amount withdrawn during the year 1884	Amount withdrawn during the year 1885.	Increase	Decrease.
Albany.....	\$5,823,535	\$129,378	\$44,120	\$6,773,397	\$6,057,948	.....	\$715,439
Broome.....	1,167,183	.....	.....	1,365,000	1,157,625	.....	207,375
Cayuga.....	1,383,753	16,732	.....	1,785,260	1,453,569	.....	331,691
Chautauqua.....	.....	.....	.....	21	22	\$1	.....
Columbia.....	482,870	.....	27,781	538,835	513,180	.....	25,655
Cortland.....	368,407	94,192	.....	411,412	413,562	2,150	.....
Dutchess.....	1,630,721	5,698	.....	1,608,396	1,536,631	.....	71,765
Erie.....	11,751,917	948,463	.....	13,271,856	12,827,459	.....	444,397
Greene.....	251,921	.....	2,069	303,249	271,920	.....	31,329
Jefferson.....	531,368	.....	2,829	578,973	532,025	.....	46,948
Kings.....	27,792,438	786,644	.....	27,785,459	26,899,692	.....	885,767
Madison.....	219,033	.....	46,348	272,678	219,362	.....	53,316
Monroe.....	9,762,527	122,876	.....	11,485,761	9,721,462	.....	1,764,299
New York.....	73,052,087	1,445,237	.....	74,690,771	71,348,814	.....	3,341,957
Niagara.....	850,976	128,673	.....	914,291	896,151	.....	18,140
Oneida.....	1,722,786	41,172	.....	2,266,268	2,152,895	.....	113,373
Onondaga.....	5,829,482	942,321	.....	6,723,166	6,239,561	.....	483,605
Orange.....	1,705,295	.....	32,541	1,883,811	1,746,198	.....	137,613
Oswego.....	1,171,529	.....	72,650	1,068,559	1,001,030	.....	67,529
Putnam.....	74,036	.....	6,517	88,533	66,398	.....	22,135
Queens.....	625,373	146,431	.....	621,591	715,252	93,661	.....
Rensselaer.....	1,231,974	.....	25,717	1,474,529	1,335,858	.....	138,671
Richmond.....	276,022	14,297	.....	276,857	237,759	.....	19,098
Schenectady.....	143,593	66,766	.....	230,813	195,185	.....	35,628
Seneca.....	69,226	18,785	.....	74,851	71,038	.....	3,813
Suffolk.....	585,570	52,878	.....	594,171	613,932	19,761	.....
Tompkins.....	305,727	.....	10,280	336,444	321,420	.....	15,024
Ulster.....	1,474,114	.....	41,255	1,719,745	1,616,253	.....	103,492
Westchester.....	2,237,999	40,818	.....	2,371,682	2,217,863	.....	153,819
Totals.....	\$152,521,412	\$5,601,361	\$312,127	\$161,516,369	\$152,400,064	\$115,573	\$9,231,878

Net increase in deposits during 1885..... \$4,689,234
Net decrease in withdrawals during 1885..... 9,116,305
Total amount of increase in savings during 1885, not including interest credited. \$13,805,539

STATEMENT OF EXPENSES, THE NAMES OF PERSONS EMPLOYED, THE
COMPENSATION PAID TO THEM SEVERALLY, AND EXPENSES CHARGED
TO SAVINGS BANKS FOR THE YEAR ENDING MARCH 1, 1886.

Salaries.

Josiah Van Vranken.....	\$3,500 00
Edgar A. Werner	2,040 00
Laurence F. Cahill	1,740 00
Oscar F. Richardson.....	1,173 15
John D. Moriarity	500 00
John Q. Adams.....	398 06
James S. Thurston	398 69

Printing, Blanks, etc.

Printing and binding reports of the Superintendent on Savings Banks, for the year 1885.....	1,427 26
Blanks, circulars, etc.....	739 90

Miscellaneous.

Postage and post-office bills.....	116 54
Books and stationery	223 49
Newspapers and periodicals	52 50
Type writer.....	100 00
Cleaning	24 00
Telegraph and telephone bills	84 04
Expressage ..	81 90
Furniture	22 94
Sundries	129 98
Employees' expenses while examining savings banks.....	1,236 50

\$13,988 95

DETAILED STATEMENT

OF THE

CONDITION OF MONEYED CORPORATIONS,

Other than Banks and Savings Banks, on the 31st day of
December, 1885, at the close of business on that
day, as shown by the reports of such corpo-
rations, made to the Superintendent
of the Banking Department.

IN ACCORDANCE WITH THE PROVISIONS OF CHAP. 409, LAWS OF 1882.

TRUST, LOAN AND MORTGAGE COMPANIES.

AMERICAN LOAN AND TRUST COMPANY.

[113 Broadway; chartered 1872 as United States Loan and Security Company.]

ROWLAND N. HAZARD, *President.*

JAMES S. THURSTON, *Treasurer.*

RESOURCES.

Stock investments, viz.:

<i>Stocks and Bonds:</i>				
	Cost.	Par value.	Estimated market value.	
United States bonds	\$560,173 75	\$512,000 00	\$557,462 50	
East. and West. R.R. of Alabama.....	20,950 00	25,000 00	21,250 00	
	<u>\$581,123 75</u>	<u>\$537,000 00</u>	<u>\$578,712 50</u>	
Amount loaned on collaterals.....				\$578,712 50
Amount loaned on personal securities, including bills purchased				2,067,791 75
Cash on deposit in banks or other moneyed institutions ..				170,853 49
Cash on hand not deposited.....				635,586 93
Amount of assets not included in either of the above heads, viz.:				33,870 75
Interest due and not collected.....			\$25,334 74	
Furniture and fixtures.....			6,947 20	
Accrued commissions, fees, etc.....			25,208 00	
				<u>57,489 94</u>
				<u>\$3,544,305 36</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$500,000 00
Undivided profit, net amount.....	63,210 18
General deposits payable on demand.....	2,981,095 18
	<u>\$3,544,305 36</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the last six months	\$115,528 06
Amount of interest paid to and credited depositors during the same period	34,641 72
Amount of expenses of the institution during the same period.....	19,646 82
Amount of dividends on capital stock declared during the last six months, payable July 31, 1885.....	15,000 00
Amount of deposits made by order of court.....	59,839 38
Number of deposits on which interest is allowed at this date.	197
Total amount of such deposits.....	<u>\$2,564,126 18</u>

Rate of interest on same, 1 to 3 per cent.

BROOKLYN TRUST COMPANY, BROOKLYN.

[177 Montague street; chartered 1866.]

RIPLEY ROPES, *President.*JAMES R. CURRAN, *Secretary.*

RESOURCES.

Bonds and mortgages \$173,700 00
 Stock investments, viz.:

Stocks and Bonds:

	Cost.	Par value.	Estimated market value.
United States bonds	\$681,000 00	\$600,000 00	\$738,000 00
Flatbush School Dist. No. 3.	4,000 00	4,000 00	4,000 00
Wabash Railway (H. & N.)	6,000 00	6,000 00	6,000 00
Indiana, Bloom. & Western, 1st preferred.....	2,000 00	2,000 00	2,200 00
Albany & Susquehanna, 1st consolidated	55,822 17	50,000 00	58,500 00
Morris & Essex, 7's, gold ..	61,285 33	50,000 00	65,000 00
N. Y., Lake Erie & West., 1st consolidated.....	31,794 05	25,000 00	32,250 00
Delaware & Hud. Canal Co.	19,517 33	17,000 00	20,060 00
Pittsb., Cleveland & Toledo.	75,000 00	75,000 00	79,500 00
Peoria & Pekin Union, 1st.	50,000 00	50,000 00	53,000 00
Peoria, Decatur & Evans- ville (E. D.).....	23,656 25	25,000 00	24,750 00
Chicago & Northwestern, New Deb	23,912 50	25,000 00	25,750 00
Ohio & West. Va.	21,996 51	20,000 00	22,200 00
Columbus & Hocking Val.	10,816 06	10,000 00	10,450 00
Oregon Railway & Nav ...	20,725 49	20,000 00	20,800 00
Terre Haute & Indianapolis	50,051 38	47,000 00	48,880 00
Ulster & Delaware R. R. Co., 2d mortgage.....	15,120 00	75,600 00	26,460 00
	<u>\$1,152,697 07</u>	<u>\$1,101,600 00</u>	<u>\$1,237,800 00</u>

1,237,800 00

6,379,450 00

169 28

96,139 23

516,522 52

49,148 98

27,225 31

\$8,480,155 32

LIABILITIES.

Capital stock paid in, in cash.....	\$600,000 00
Surplus fund	118,328 35
Undivided profits, net amount.....	337,332 38
Deposits in trust.....	276,155 45
General deposits payable on demand.....	7,100,213 70
Liabilities not included under either of the above heads, viz.:	

Interest accrued on deposits \$14,181 00

Taxes accrued 1,500 00

Rent accrued..... 833 33

Rebate of interest..... 1,611 11

18,125 44

Dividend January 2, 1886; charged off December 31, 1885.. 30,000 00

\$8,480,155 32

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every
 kind received during the last six months..... \$120,114 43

Amount of interest paid to and credited depositors during the same period.....	\$48,906 80
Amount of expenses of the institution during the same period.....	21,745 74
Amount of dividends on capital stock declared during the last six months, payable January 2, 1886.....	30,000 00
Amount of deposits made by order of court	54,360 41
Number of deposits upon which interest is allowed at this date.....	869
Total amount of such deposits.....	<u>\$6,747,885 30</u>

Rate of interest on same, 1 to 3 per cent.

BUFFALO LOAN, TRUST AND SAFE DEPOSIT COMPANY.

[449 Main street; chartered 1881.]

RAY V. PIERCE, *President.*

CHARLES E. CLARK, *Secretary.*

RESOURCES.

Bonds and mortgages.....	\$302,119 83
Stock investments, viz.:	

Stocks and Bonds:

	Cost.	Par value.	Estimated market value.
United States bonds.....	\$41,868 75	\$35,000 00	\$41,868 75
Buffalo Board of Trade bonds.....	2,500 00	2,500 00	2,500 00
Buffalo City bonds.....	945 00	970 00	945 00
	<u>\$45,313 75</u>	<u>\$38,470 00</u>	<u>\$45,313 75</u>

Amount loaned on collaterals.....	45,313 75
Due from banks.....	146,130 00
Cash on deposit in banks and other moneyed institutions..	1,790 03
Cash on hand not deposited.	13,293 61
Amount of assets not included under either of the above heads, viz.:	15,644 83

Accrued interest.....	\$4,533 03
Vaults, furniture and fixtures.....	37,000 00
Tin boxes on hand.....	16 35

41,549 38

\$565,841 43

LIABILITIES.

Capital stock paid in, in cash.....	\$137,000 00
Undivided profits, net amount.....	7,000 00
Deposits in trust....	277,716 36
General deposits, payable on demand.....	138,889 24
Other liabilities, not included under either of the above heads, viz.:	

Interest accrued on deposits.....	\$52 00
Taxes accrued.....	1,390 45
Dividends unpaid.....	3,450 00
Secretary's checks outstanding.....	54 17
Unpaid bills.....	280 21

5,235 83

\$565,841 43

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the last six months.....	\$16,708 74
Amount of interest paid to and credited depositors during the same period.	7,431 51
Amount of expenses of the institution during the same period.....	4,900 25
Amount of dividends on capital stock declared during the last six months, payable January 1, 1886.....	3,425 00
Amount of deposits made by order of court.....	35,600 83
Number of deposits on which interest is allowed at this date.	365
Total amount of such deposits.....	\$384,000 00
<hr/>	
Rate of interest on same, 3 and 4 per cent.	

CENTRAL TRUST COMPANY OF NEW YORK.

[15 Nassau street; chartered 1873.]

FREDERIC P. OLCOTT, *President.* CHARLES H. P. BABCOCK, *Secretary.*

RESOURCES.

Bonds and mortgages.....				\$71,700 00
Stock investments, viz.:				
<i>Stocks and Bonds:</i>				
	Cost.	Par value.	Estimated market value.	
United States bonds.....	\$2,791,990 97	\$2,400,000 00	\$3,049,891 25	
Erie 1st consolidated Ry. bonds	161,625 00	150,000 00	190,500 00	
Minn. & St. Louis Ry. real estate bonds.....	74,250 00	75,000 00	76,500 00	
Elmira, Cortland & North'n Ry. bonds 1st preferred..	97,500 00	100,000 00	101,500 00	
Pitts., Clev. & Toledo 1st mortgage bonds.....	396,000 00	390,000 00	411,450 00	
Louisville & Nashville Ry. car trust certificates	76,264 47	78,000 00	79,170 00	
West Shore Co. quarterly bonds.....	90,650 00	90,650 00	92,463 00	
Atlantic Mutual Ins. Co. scrip of 1885.....	43,732 63	41,840 00	43,932 00	
	<u>\$3,732,013 07</u>	<u>\$3,325,490 00</u>	<u>\$4,045,406 25</u>	
				4,045,406 25
Amount loaned on collaterals.....				12,461,828 17
Amount loaned on personal securities, including bills purchased.....				1,999,215 13
Cash on deposit in banks or other moneyed institutions..				1,000,767 54
Cash on hand not deposited.....				127 63
Amount of assets not included under either of the above heads, viz.: Accrued interest.....				70,323 39
				<u>\$19,649,368 11</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Undivided profits, net amount.....	1,909,627 27
Deposits in trust.....	8,395,342 24
General deposits payable on demand.....	8,150,947 94
Other liabilities not included under either of the above heads, viz.: Interest accrued on deposits	169,273 55
Rebate on bills purchased.	22,177 11

REPORT ON SAVINGS BANKS.

305

Rent accrued.	\$2,000 00
	<u>\$19,649,368 11</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the last six months.	\$515,318 54
Amount of interest paid to and credited depositors during the same period.	225,404 97
Amount of expenses of the institution during the same period.	40,138 73
Amount of dividends on capital stock declared during the last six months payable January 2, 1886.	50,000 00
Amount of deposits made by order of court.	831,373 51
Number of deposits upon which interest is allowed at this date.	1,990
Total amount of such deposits.	\$15,141,964 82
Rate of interest on same, 1 to 3 per cent.	
Amount of bonds and mortgages purchased.	41,700 00

EQUITABLE TRUST COMPANY OF NEW LONDON, CONN., NEW YORK CITY.

[16 Exchange place.]

JAMES A. ROOSEVELT, *President.*

W. E. ROOSEVELT, *Secretary.*

RESOURCES.

Bonds and mortgages	\$841,630 97
Accretions on same	49,692 37
Land contracts.	1,000,000 00
Expense.	8,647 79
Interest accrued	16,762 80
Sundry debtors	10,703 77
Real estate	3,066,176 24
Cash on hand and on deposit in banks or other moneyed institutions.	96,983 18
Profit and loss account.	257,950 73
	<u>\$5,348,547 85</u>

LIABILITIES.

Capital stock paid in, in cash.	\$1,500,000 00
Debentures maturing 1887 to 1891	3,663,500 00
Due to bankers and debenture trustees.	80,104 69
Sundry creditors.	86 28
Coupons not presented.	81,772 25
Net income from real estate	23,084 63
	<u>\$5,348,547 85</u>

FARMERS' LOAN AND TRUST COMPANY OF THE CITY OF NEW YORK.

[20 and 22 William street; chartered 1822 as Farmers' Fire Insurance and Loan Company.]

R. G. ROLSTON, *President.*

W. H. LEUPP, *Secretary.*

RESOURCES.

Bonds and mortgages \$50,900 00
Stock investments, viz.:

Stocks and Bonds:

	Cost.	Par value.	Estimated market value.	
United States bonds.....	\$3,610,000 00	\$3,610,000 00	\$4,155,337 50	
N. Y., L. & W. R. R. Co., 1st mortgage.....	500,000 00	500,000 00	637,500 00	
N. Y., L. & W. R. R. Co., 2d mortgage	487,500 00	500,000 00	530,000 00	
Jackson, Lan. & Sag. R. R. Co.....	200,000 00	200,000 00	205,000 00	
	<u>\$4,797,500 00</u>	<u>\$4,810,000 00</u>	<u>\$5,527,837 50</u>	5,527,837 50
Amount loaned on collaterals.....				12,870,983 53
Amount loaned on personal securities, including bills purchased				883,806 20
Real estate, present estimated value				247,832 69
Cash on deposit in banks or other moneyed institutions ..				2,896,091 15
Cash on hand not deposited.....				1,003,034 94
Sundry railroad and debit accounts for payments made...				5,881 34
Amount of assets not included under either of the above heads, viz.:				
Due from agencies and trusts.....			\$65,000 00	
Interest due and not collected.....			37,796 84	
Furniture and fixtures			10,000 00	
			<u>112,796 84</u>	
				<u>\$23,599,164 19</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Surplus fund	1,537,817 69
Deposits in trust.....	20,193,564 57
Other liabilities not included under either of the above heads, viz.:	
Interest accrued on deposits	\$82,453 17
Taxes accrued	500 00
	<u>82,953 17</u>
Excess of assets	784,828 76
	<u>\$23,599,164 19</u>

SUPPLEMENTARY.

Total amount of commissions and profits of every kind received during the last six months	\$337,680 58
Amount of interest paid to, and credited depositors during the same period.	174,455 57
Amount of expenses of the institution during the same period.....	52,115 05
Amount of dividends on capital stock declared during the last six months, payable August and November 1st.....	100,000 00

Amount of deposits made by order of court	\$202,368 00
Number of deposits on which interest is allowed at this date	1,413
Total amount of such deposits	\$15,746,300 00

Rate of interest on same, 1 to 5 per cent.

KNICKERBOCKER TRUST COMPANY, NEW YORK CITY.

[234 Fifth avenue; chartered as the Manhattan Mortgage Co., 1874.]

FREDERICK G. ELDRIDGE, *President.* JOSEPH T. BROWN, *Secretary.*

RESOURCES.

Bonds and mortgages	\$62,500 00
Stock investments, viz.:	

<i>Stocks and Bonds:</i>	Cost.	Par value.	Estimated market value.
United States bonds	\$296,297 95	\$245,000 00	\$304,106 25
B'way & 7th Ave., 1st mortg	10,531 94	10,000 00	11,100 00
Chicago, R. I. & Pac., 1st Ext.	10,541 67	10,000 00	11,050 00
Dubuque & Sioux City, 2d Div.	17,143 75	15,000 00	17,550 00
Alb. & Susq., 1st con. gld. .	48,881 25	40,000 00	49,500 00
Morris & Essex	25,275 00	20,000 00	26,000 00
Northern Pacific, 1st	29,164 17	29,000 00	30,450 00
N. Y. Elevated, 1st mortg.	24,350 00	20,000 00	25,400 00
Chic., Mill. & St. P., 1st con.	23,812 50	19,000 00	24,700 00
Ill. Cent. Spfd. div., 1st ...	17,775 00	15,000 00	17,850 00
Winona & St. Peters, 1st ..	6,330 00	6,000 00	6,420 00
C. C. C. & I., gen. mtg. ...		1,000 00	1,055 00
Greenwich Water Co. ...		1,000 00	1,050 00
N. Y., Lack. & West., 1st.		1,000 00	1,265 00
Chic., St. L. & N. O., 1st.		1,000 00	1,250 00
Northern Pacific, general mortgage		3,000 00	3,427 50
N. Y. Cent. & H. R., 1st.		1,000 00	1,375 00
United States bond	14,550 00	1,000 00	1,241 25
N. Y. Elevated, 1st mtg. .		1,000 00	1,270 00
Cons. Coal Co., conv. ...		1,000 00	1,030 00
East River Ferry Co.		1,000 00	1,050 00
Green Point Ferry Co. ...		1,000 00	1,100 00
McCarty & Hall Trading Co., stock		2,500 00	2,500 00
Del., Lack. & West., 1st.		1,000 00	1,370 00
	\$524,653 23	\$445,500 00	\$543 110 00

Amount loaned on collaterals	543,110 00
Amount loaned on personal securities including bills purchased	264,900 00
Overdrafts	500 00
Cash on deposit in banks or other moneyed institutions .	21 64
Cash on hand not deposited	85,474 99
Amount of assets not included under either of the above heads, viz.:	43,339 74

Accrued interest	\$1,876 26
Furniture and fixtures, including safe deposit vault	20,041 30
Fees as trustee not collected	3,472 50
	25,390 06
	\$1,025,236 43

LIABILITIES.

Capital stock paid in, in cash.....	\$300,000 00
Undivided profits, net amount.	8,606 63
Deposits in trust.....	260,250 54
General deposits payable on demand.....	454,192 25
Other liabilities not included under either of the above heads, viz.: Interest accrued on deposits.....	2,187 01
	<hr/> \$1,025,236 43 <hr/>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the last six months.....	\$18,683 07
Amount of interest paid to and credited depositors during the same period	2,168 17
Amount of expenses of the institution during the same period.....	13,730 22
Amount of deposits made by order of court	22,224 53
Number of deposits on which interest is allowed at this date	60
Total amount of such deposits.....	<hr/> \$349,301 21 <hr/>

Rate of interest on same, 1½ to 2 per cent.

LONG ISLAND LOAN AND TRUST COMPANY, BROOKLYN.

[38 Court street; chartered 1883.]

EDWIN BEERS, *Vice-President.*

SAMUEL F. PHELPS, Jr., *Secretary.*

RESOURCES.

Bonds and mortgages	\$202,200 00
Stock investments, viz.:	

<i>Stocks and Bonds:</i>			
	Cost.	Par value.	Estimated market value.
United States bonds.....	\$570,612 50	\$500,000 00	\$576,937 50
Citizens' Gas, 1st mortgage	102,375 00	100,000 00	105,000 00
Atlantic Avenue R. R., 1st mortgage.....	36,662 50	35,000 00	37,800 00
Fulton Municipal Gas, 1st mortgage.....	20,950 00	20,000 00	21,000 00
Williamsburgh Gas, 1st mortgage.....	28,703 75	27,000 00	30,240 00
B'way R. R., 1st mortgage.	6,954 50	6,500 00	7 020 00
People's Gas, 1st mortgage.	10,401 67	10,000 00	10,400 00
Nassau Gas certificates....	3,000 00	3,000 00	3,000 00
Knickerbocker ice, 1st mortgage.....	21,000 00	20,000 00	21,600 00
Equitable Gas, 1st mortgage.....	20,775 00	20,000 00	22,000 00
Municipal Gas, 1st mortgage.....	3,087 67	3,000 00	3,180 00
Metropolitan Elevated, 2d mortgage....	45,343 75	45,000 00	48,375 00
Long Island R. R., 1st consolidated.....	25,000 00	25,000 00	26,937 50
South Side R. R., 1st mortgage	42,841 25	42,000 00	42,280 00
Pennsylvania Co., 1st mortgage guarantee.....	47,812 50	50,000 00	50,625 00
Albany & Susquehanna, 1st consolidated.....	54,875 00	50,000 00	58,000 00
Delaware & Hudson Canal, 1st mortgage.....	28,718 75	25,000 00	29,312 50
Morris & Essex, 1st consolidated.....	60,500 00	50,000 00	64,708 33

Pittsburgh Junction, 1st mortgage	\$25,000 00	\$25,000 00	\$25,750 00
Richmond & Danville, consolidated	20,322 50	20,000 00	22,300 00
West Shore, 1st mortgage.	39,220 00	40,000 00	41,400 00
Louisiana & Mississippi River, 2d mortgage	11,312 50	10,000 00	11,783 33
N. Y., Chic. & St. Louis, 1st mortgage	10,562 50	10,000 00	9,800 00
Laclede Gas, 1st mortgage.	9,258 80	9,000 00	9,450 00
City of Newark	20,797 50	20,000 00	20,860 00
Jersey City	90,928 75	85,000 00	92,638 75
N. Y. Produce Exchange Bank Stock	5,250 00	5,000 00	5,250 00
Rome, W'town & Ogdensburg, 1st mortgage ...	18,020 00	17,000 00	18,105 00
	<u>\$1,380,286 39</u>	<u>\$1,272,500 00</u>	<u>\$1,415,752 91</u>

Amount loaned on collaterals	\$1,415,752 91
Amount loaned on personal securities including bills purchased	371,260 49
Cash on deposit in banks or other moneyed institutions ..	100,000 00
Cash on hand not deposited	342,451 05
Amount of assets not included under either of the above heads, viz.:	13,104 77

Accrued interest	\$19,082 26
Furniture and fixtures	1,000 00
	<u>20,082 26</u>
	<u>\$2,464,851 48</u>

LIABILITIES.

Capital stock paid in, in cash	\$500,000 00
Undivided profits, net amount	63,235 21
Deposits in trust	112,431 44
General deposits, payable on demand	1,751,485 28
Other liabilities, not included under either of the above heads, viz.:	

Interest accrued on deposits	\$3,609 55
Taxes accrued	840 00
Dividend, No. 2	15,000 00
Certified checks	18,250 00
	<u>37,699 55</u>
	<u>\$2,464,851 48</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the last six months	\$46,429 09
Amount of interest paid to and credited depositors during the same period.	18,015 22
Amount of expenses of the institution during the same period	3,982 82
Amount of dividends on capital stock declared during the last six months, payable January 2, 1886	15,000 00
Amount of deposits made by order of court	114,769 34
Number of deposits on which interest is allowed at this date	229
Total amount of such deposits	<u>\$1,851,012 10</u>

Rate of interest on same, $1\frac{1}{2}$ to 3 per cent.

MERCANTILE TRUST COMPANY OF NEW YORK.

[120 Broadway; chartered 1868, as the Fire-proof Warehousing Company.]

LOUIS FITZGERALD, *President.*

E. L. MONTGOMERY, *Vice-President.*

RESOURCES.

Bonds and mortgages \$119,539 46
Stock investments, viz.:

Stocks and Bonds:

	Cost.	Par value.	Estimated market value.
United States bonds,.....	\$590,312 37	\$490,850 00	\$590,312 37
St. Louis, Iron Mountain & So. R'y Com. bonds.....	154,000 00	220,000 00	154,000 00
West Shore R'y bonds guaranteed.....	540,925 00	600,000 00	540,925 00
Chicago, Burlington & Quincy debenture bonds.	168,560 00	180,000 00	168,560 00
N. Y. C. & H. R. R. R. Co. stock.....	314,875 00	300,000 00	314,875 00
Brooklyn City & Newtown R. R. Co. stock.....	662,502 56	697,500 00	662,502 56
	<u>\$2,431,174 93</u>	<u>\$2,488,350 00</u>	<u>\$2,431,174 93</u>

Amount loaned on collaterals..... 2,431,174 93
Amount loaned on personal securities including bills pur-
chased..... 9,166,484 84
Real estate, present estimated value..... 399,654 47
Cash on deposit in banks or other moneyed institutions... 861,038 04
Cash on hand not deposited. 1,401,420 22
Amount of assets not included under the above heads,
viz.: 85,796 84
Accrued interest..... \$22,825 59
Unadjusted accounts..... 15,306 61

38,132 20

\$14,503,241 00

LIABILITIES.

Capital stock paid in, in cash. 2,000,000 00
Surplus fund..... 485,880 88
General deposits payable on demand..... 11,991,760 12
Other liabilities not included under either of the above
heads, viz.: Trustee accounts..... 25,600 00

\$14,503,241 00

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every
kind received during the last six months... \$213,060 07
Amount of interest paid to and credited depositors during
the same period. 85,793 20
Amount of expenses of the institution during the same
period... .. 30,510 43
Amount of dividends on capital stock declared during the
last six months, payable January 2, 1886 80,000 00
Amount of deposits made by order of court..... 6,774 82
Number of deposits on which interest is allowed at this
date..... 597
Total amount of such deposits \$10,756,113 54

Rate of interest on same, 1 to 2½ per cent.

METROPOLITAN TRUST COMPANY OF THE CITY OF
NEW YORK.

[35 Wall street; chartered 1881.]

THOMAS HILLHOUSE, *President.*

WALTER J. BRITTIN, *Secretary.*

RESOURCES.

Bonds and mortgages. \$21,000 00
Stock investments, viz.:

<i>Stocks and Bonds :</i>				
	Cost.	Par value.	Estimated market value.	
United States bonds.....	\$1,084,155 08	\$970,000 00	\$1,113,987 50	
New York city bonds.....	50,000 00	50,000 00	51,500 00	
Toledo, Peoria & Western R. R. Co., 1st mortgage.	58,800 00	84,000 00	78,120 00	
Toledo, Peoria & Western R. R. Co., 1st preferred incomes	1,700 00	17,000 00	3,400 00	
Canada Southern R'y Co., 1st mortgage.....	24,434 50	25,000 00	26,375 00	
Chicago, M. & St. Paul R'y Co., Chicago & Pac. W. Div., firsts	24,458 90	25,000 00	26,250 00	
Savannah, Florida & West- ern R'y Co., 1st m'tgage.	25,250 00	25,000 00	26,500 00	
Northern Illinois R'y Co., 1st mortgage.....	52,046 20	50,000 00	53,250 00	
West Shore R. R. Co., 1st certificates	195,385 00	200,000 00	208,000 00	
Burlington, Cedar Rapids & Northern R'y Co., con- solidated 1st mortgage..	50,569 35	50,000 00	51,000 00	
	<u>\$1,566,799 03</u>	<u>\$1,496,000 00</u>	<u>\$1,638,382 50</u>	1,638,382 50
Amount loaned on collaterals				2,483,550 00
Cash on deposit in banks or other moneyed institutions..				694,157 63
Cash on hand not deposited.				22,650 87
Amount of assets not included under either of the above heads, viz.:				
Accrued interest.....		\$35,151 12		
Furniture and fixtures.....		3,714 78		
Due from trusts		9,170 48		
				<u>48,036 38</u>
				<u>\$4,907,777 38</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Surplus fund	233,664 91
General deposits.....	3,635,489 51
Other liabilities not included under either of the above heads, viz.:	
Interest accrued on deposits.....	\$35,564 62
Taxes accrued	1,725 00
Rent accrued.....	1,333 34
	<u>38,622 96</u>
	<u>\$4,907,777 38</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every
kind received during the last six months..... \$91,412 96

Amount of interest paid to and credited depositors during the same period....	\$48,573 65
Amount of expenses of the institution during the same period.....	16,103 87
Amount of deposits made by order of court	12,767 68
Number of deposits on which interest is allowed at this date.....	255
Total amount of such deposits.....	\$3,585,668 83
Rate of interest on same, 1 to 3 per cent.	
Bonds and mortgages purchased	21,000 00

MUTUAL TRUST COMPANY, NEW YORK CITY.

9 Broadway; chartered 1868 as the Public Exchange.]

W. H. GRENELLE, *President.*

JAMES HOOD, *Assistant Treasurer.*

RESOURCES.

Stock investments, viz.:

<i>Stocks and Bonds:</i>	Cost.	Par value.	Estimated market value.
Mutual Trust Co. of N. Y., 100 shares, par value, \$50.	\$12,500 00	\$5,000 00	Unknown.
			\$12,500 00
Amount loaned on collaterals.....			47,284 34
Overdrafts			228 15
Cash on deposit in banks or other moneyed institutions ..			41 53
Cash on hand not deposited.....			79 35
Amount of assets not included under either of the above heads, viz.:			
Promissory notes taken for registry of stocks to close open accounts, and on account of discounts and advances....			\$18,574 72
Open accounts receivable for registry of stocks, rents, commissions, etc			51,746 01
Furniture and fixtures			2,554 17
			72,874 90
			\$133,008 27

LIABILITIES.

Capital stock paid in, in cash	\$50,000 00
Surplus fund	55,993 39
Deposits in trust.....	317 00
General deposits payable on demand.....	89 36
Other liabilities not included under either of the above heads, viz.:	
Contracts guaranteeing interest on stocks payable in from six months to two years.....	\$626 99
Credit, individual, not subject to call for payment on demand.....	25,981 53
	26,608 52
	\$133,008 27

SUPPLEMENTARY.

Amount of debts guaranteed and liability thereon at the date of this report	\$626 99
Total amount of interest, commissions and profits of every kind received during the last six months	1,242 67
Amount of expenses of the institution during the same period.....	360 47

NEW YORK GUARANTY AND INDEMNITY COMPANY.

[52 Broadway.]

J. P. WALLACE, *President.*

H. H. LELAND, *Treasurer.*

RESOURCES.

Real estate, present estimated value	\$100,000 00
Cash on deposit in banks or other moneyed institutions ..	103 59
Amount of assets not included under either of the above heads, estimated.....	600 00
	<hr/>
	\$100,703 59

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Surplus fund	343 48
Other liabilities.....	360 11
	<hr/>
	\$100,703 59

NEW YORK LIFE INSURANCE AND TRUST COMPANY, NEW YORK CITY.

[52 Wall street; chartered 1830.]

HENRY PARISH, *President.*

JOSEPH R. KEARNY, *Secretary.*

RESOURCES.

Bonds and mortgages	\$2,120,448 50
Stock investments, viz.:	

<i>Stocks and Bonds:</i>		Cost.	Par value.	Estimated market value.
United States bonds.....	\$3,745,409 11	\$3,164,000 00	\$3,808,300 00	
New York State bonds	541,127 86	440,700 00	515,619 00	
New Hampshire State b'ds	31,342 50	31,500 00	37,800 00	
Massachusetts State bonds	916,015 00	849,000 00	950,880 00	
N. Y. C. & H. R. R. R. Co. bonds	853,181 13	680,000 00	918,000 00	
Central R. R. of New Jer- sey bonds	31,572 34	39,000 00	42,900 00	
Morris and Essex R. R. bonds	90,000 00	100,000 00	114,000 00	
Warren R. R. of New Jer- sey stock.....	10,000 00	10,000 00	12,000 00	
Illinois Central.....	83,450 00	80,000 00	88,000 00	
United N. J. R. R. & Canal	133,025 00	113,000 00	132,210 00	
Chicago and North West..	886,140 33	700,000 00	966,000 00	
Chicago, St. Paul & Minn.	58,154 17	50,000 00	60,000 00	
Chicago, Burlington & Quincy ..	63,245 83	50,000 00	68,000 00	
Chicago, Mil. & St. Paul ..	73,160 00	59,000 00	73,160 00	
Harlem R. & Portchester .	133,500 00	100,000 00	133,000 00	
Bank of America stock....	7,853 25	7,400 00	12,358 00	
Merchants' Nat. B'k stock.	10,972 50	11,000 00	14,300 00	
Gallatin Nat. Bank stock..	10,024 00	11,200 00	20,160 00	
	<hr/>	<hr/>	<hr/>	
	\$7,678,173 02	\$6,495,800 00	\$7,966,687 00	
	<hr/>	<hr/>	<hr/>	

7.966.687 00

Amount loaned on collaterals.....	7,966,687 00
Amount loaned on personal securities including bills purchased	3,019,058 27
Real estate, present estimated value	2,044,595 47
Cash on deposit in banks or other moneyed institutions..	416,000 00
Cash on hand, not deposited	363,851 72
	4,000,000 00,

Assets not included under either of the above heads, viz.:

Accrued interest	\$155,369 85	
Accrued rents	2,560 00	
Suspense account.....	84,173 19	
		\$242,103 04
		<hr/>
		\$20,172,744 00
		<hr/>

LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Surplus fund	927,385 78
Undivided profits, net amount.....	104,907 55
Deposits in trust.....	15,873,687 05
Liabilities not included under either of the above heads, viz.:	
Interest accrued on deposits..	\$364,214 63
Taxes accrued.....	7,000 00
Unearned interest on bills receivable.....	14,956 16
Annuities.....	303,416 72
Life insurance.....	553,956 95

	1,243,544 46
Excess of assets over liabilities.....	1,023,219 16
	<hr/>
	\$20,172,744 00
	<hr/>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the last six months.....	\$344,751 63
Amount of interest paid to and credited depositors during the same period	166,081 78
Amount of expenses of the institution during the same period.....	44,018 81
Amount of dividends on capital stock declared during the last six months, payable August 10, 1885	150,000 00
Amount of deposits made by order of court.....	1,506,165 93
Number of deposits on which interest is allowed at this date.....	2,326
Total amount of such deposits.....	\$15,873,687 05

Rate of interest on same, 1 to 5 per cent.

REAL ESTATE TRUST COMPANY OF NEW YORK CITY.

[60 and 62 New street; chartered 1871.]

JOHN J. WATERBURY, *President*. CHARLES W. LISLE, *Acting Secretary*.

RESOURCES.

Bonds and mortgages.....	\$5,487 00
Stock investments, viz.:	
<i>Stocks and Bonds:</i>	
	Cost. Par value. Estimated market value.
Real Estate Trust Co.....	\$1,627 50
	<hr/>
	1,627 50
Real estate, present estimated value.. ..	202,750 00
Cash on deposit in banks or other moneyed institutions...	3,082 36
Cash on hand not deposited	38 59
Amount of assets not included under either of the above heads, viz.: Interest due and other assets.....	149 28
	<hr/>
	\$213,134 73
	<hr/>

LIABILITIES.

Capital stock paid in, in cash.....	\$150,000 00
Surplus fund.....	22,953 05
Deposits in trust.....	8,780 94
General deposits payable on demand.....	25 24
Other liabilities not included under either of the above heads, viz.:	
Interest accrued on trusts.....	\$176 27
Taxes accrued.....	7,521 23
Newport, R. I., mortgage \$6,000, interest on same \$78...	6,078 00
R. E. T. Co.'s bond 6 per cent	17,000 00
Interest on same	510 00
Office rent.....	90 00
	<hr/>
	31,375 50
	<hr/>
	\$213,134 73
	<hr/>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the last six months.....	\$1,505 75
Amount of expenses of the institution during the same period	2,433 98
Amount of deposits made by order of court.....	8,780 94
	<hr/>

ROCHESTER TRUST AND SAFE DEPOSIT COMPANY.

[32 State street; chartered 1868, as the Safe Deposit Company of the City of Rochester.]

J. MOREAH SMITH, *President.* ENOS BALDWIN, *Secretary.*

RESOURCES.

Bonds and mortgages				\$45,091 71
Stock investments, viz. :				
<i>Stocks and Bonds:</i>				
	Cost.	Par value.	Estimated market value.	
Rochester Iron Co. bonds.	\$9,000 00	\$9,000 00	\$9,000 00	
Tax certificates.....	62 10	62 10	62 10	
	<hr/>	<hr/>	<hr/>	
	\$9,062 10	\$9,062 10	\$9,062 10	
	<hr/>	<hr/>	<hr/>	
				9,062 10
Amount loaned on collaterals.....				16,900 00
Cash on deposit in banks or other moneyed institutions..				17,464 72
Cash on hand, not deposited				50 56
Amount of assets not included under either of the above heads, viz.:				
Accrued interest.....			\$1,662 97	
Interest due and not collected.....			428 60	
Furniture and fixtures.....			2,400 00	
			<hr/>	
				4,491 57
				<hr/>
				\$93,060 66
				<hr/>

LIABILITIES.

Capital stock paid in, in cash	\$90,000 00
Undivided profits, net amount.....	3,060 66
	<hr/>
	\$93,060 66
	<hr/>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the last six months.....	\$1,975 79
Amount of expenses of the institution during the same period.....	935 33
Amount of dividends on capital stock declared during the last six months, payable July 10, 1885.....	\$1,800 00

TITLE GUARANTEE AND TRUST COMPANY, NEW YORK.

[55 Liberty street; chartered 1883 as the German American Loan and Trust Company of the City of New York.]

JOHN W. MURRAY, *President.* LOUIS WINDMULLER, *Treasurer.*

RESOURCES.

Bonds and mortgages				\$28,000 00
Stock investments, viz.:				
<i>Stocks and Bonds :</i>				
United States bonds.....	Cost. \$28,487 50	Par value. \$25,000 00	Estimated market value. \$28,187 50	
				28,187 50
Real estate, present estimated value				24,000 00
Cash on deposit in banks or other moneyed institutions..				19,914 15
Cash on hand not deposited.....				19 45
Cash on deposit, plant stock fund				3,730 74
Plant accumulated, representing an expenditure of and worth				86,819 26
Amount of assets not included under either of the above heads, viz.:				
Accrued interest			\$618 62	
Furniture and fixtures			1,600 00	
Library.....			300 00	
Bills receivable.....			2,274 86	
Temporary deposit made to secure outstanding lien.....			500 00	
				5,293 48
				\$195,964 58

LIABILITIES.

Capital stock paid in, in cash.....	\$190,550 00
Surplus fund	3,495 36
Bills payable.....	1,919 22
	\$195,964 58

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the last six months.....	\$14,522 37
Amount of expenses of the institution during the same period.....	14,476 99
Amount expended to date in procuring searches, abstracts, indexes, maps and copies of records, " Plant"	86,819 26
Less amount expended up to June 30, 1885.	66,449 60
Leaving amount expended for same during last six months.	20,369 66

TRUST AND DEPOSIT COMPANY OF ONONDAGA, SYRACUSE.

[North Salina street; chartered 1866.]

GEORGE BARNES, *President*.JAMES BARNES, *Secretary*.

RESOURCES.

Bonds and mortgages..... \$45,440 00
 Stock investments, viz.:

<i>Stocks and Bonds:</i>		Cost.	Par value.	Estimated market value.	
United States bonds.....		\$75,000 00	\$75,000 00	\$84,468 75	
Gas-light Co. of Syracuse.		2,000 00	2,000 00	2,200 00	
		<u>\$77,000 00</u>	<u>\$77,000 00</u>	<u>\$86,668 75</u>	86,668 75
Amount loaned on collaterals.....					318,392 74
Cash on deposit in banks or other moneyed institutions..					93,720 34
Cash on hand, not deposited.....					28,714 56
Amount of assets not included under either of the above heads, viz.:					
Accrued interest.....				\$397 98	
Interest due and not collected.....				2,729 91	
Furniture and fixtures, safes in vault.....				4,168 00	
Loan to State Bank of Syracuse.....				635,069 66	
				<u>642,365 55</u>	
					<u>\$1,215,301 94</u>

LIABILITIES.

Capital stock paid in, in cash	\$100,000 00
Undivided profits, net amount.....	46,543 40
Deposits in trust.....	42,748 47
General deposits payable on demand....	1,025,780 90
Other liabilities not included under either of the above heads, viz.: Rent accrued.....	229 17
	<u>\$1,215,301 94</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the last six months.....	\$29,709 42
Amount of interest paid to and credited depositors during the same period.....	16,214 40
Amount of expenses of the institution during the same period.....	4,545 14
Amount of dividends on capital stock declared during the last six months, payable August 1, 2 per cent and November 1, 2 per cent.....	4,000 00
Amount of deposits made by order of court.....	42,748 47
Number of deposits on which interest is allowed at this date.....	2,422
Total amount of such deposits.....	\$1,063,761 83
Rate of interest on same, 3 and 3½ per cent.	
Amount of bonds and mortgages purchased.....	1,570 00

UNION TRUST COMPANY OF NEW YORK.

[73 Broadway; chartered 1864.]

EDWARD KING, *President.*A. O. RONALDSON, *Secretary.*

RESOURCES.

Bonds and mortgages \$375,100 00
 Stock investments, viz.:

Stocks and Bonds:

	Cost.	Par value.	Estimated market value.
United States bonds.....	\$2,100,000 00	\$2,100,000 00	\$2,535,375 00
City of Troy, N. Y., asst. bonds	38,890 61	38,890 61	38,890 61
	<u>\$2,138,890 61</u>	<u>\$2,138,890 61</u>	<u>\$2,574,265 61</u>

Amount loaned on collaterals..... 2,574,265 61
 Amount loaned on personal securities, including bills pur-
 chased..... 20,462,607 98
 Cash on deposit in banks and other moneyed institutions.. 101,000 00
 Cash on hand, not deposited.. 1,264,702 03
 Amount of assets not included under either of the above
 heads, viz.:

Advances to trusts.....	\$1,079 17
Accrued interest.	128,094 10
Commissions accrued.....	10,643 07

 139,816 34

 \$28,146,384 21

LIABILITIES.

Capital stock paid in, in cash ... \$1,000,000 00
 Surplus fund and undivided profits..... 2,020,441 29
 Deposits in trust..... 2,923,333 00
 General deposits payable on demand..... 21,799,800 83
 Other liabilities not included under either of the above
 heads, viz.:

Interest accrued on deposits...	\$157,616 21
Certified coupons and dividend checks outstanding.....	242,692 88
Expenses accrued.....	2,500 00

 402,809 09

 \$28,146,384 21

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every
 kind received during the last six months..... \$361,477 48
 Amount of interest paid to and credited depositors during
 the same period. 150,297 42
 Amount of expenses of the institution during the same
 period... 56,074 43
 Amount of dividends on capital stock declared during the
 last six months, payable July 10 and October 10, 1885... 50,000 00
 Amount of deposits made by order of court.... 2,387,537 26
 Number of deposits on which interest is allowed at this
 date..... 2,716
 Total amount of such deposits. \$20,362,181 12
 Rate of interest on same, 1 to 5 per cent.
 Amount of bonds and mortgages purchased..... 128,500 00

UNITED STATES MORTGAGE COMPANY, NEW YORK CITY.

[32 Nassau street.]

SAMUEL D. BABCOCK, *President.*WILLIAM P. ELLIOTT, *Secretary.*

RESOURCES.

Mortgages assumed to be good.....	\$1,514,425 86	
Taxes and other charges advanced on same.	11,919 23	
Interest due and accrued on same.....	280,591 52	
	<hr/>	
	\$1,806,936 61	
Less amount received on account awaiting result of litigation.....	180,000 00	
	<hr/>	\$1,626,936 61
Real estate acquired by foreclosure.....	620,796 24	
Cash deposited and remittances advised.....	400,997 25	
Cash balance in Paris.....	5,649 65	
United States 4 per cent bonds (\$100,000), cost.....	122,384 37	
Interest accrued thereon	988 89	
Hotel furniture in Chicago.....	37,310 40	
	<hr/>	\$2,815,063 41

LIABILITIES.

Capital stock.....	\$1,000,000 00
Bonds, series H, 5 per cent, £325,600, at 4.8665.....	1,584,532 40
Interest accrued on same	6,381 95
Interest on mortgages collected in advance	274 16
Coupons of called bonds not yet presented.....	219 00
Dividend, year 1879, not yet called for	17 50
Office rent accrued.....	250 00
Balance nominal surplus	223,388 40
	<hr/>
	\$2,815,063 41

UNITED STATES TRUST COMPANY, NEW YORK CITY.

[40 Wall street; chartered 1853.]

JOHN A. STEWART, *President.*HENRY L. THORNELL, *Secretary.*

RESOURCES.

Bonds and mortgages.....				\$2,162,100 00
Stock investments, viz.:				
<i>Stocks and Bonds:</i>				
	Cost.	Par value.	Estimated market value.	
United States bonds.	\$8,116,305 72	\$7,500,000 00	\$9,234,375 00	
Louisville city bonds.....	186,200 00	196,000 00	186,200 00	
Corporation Trinity Ch'rch	800,000 00	300,000 00	300,000 00	
	<hr/>	<hr/>	<hr/>	
	\$8,602,505 72	\$7,996,000 00	\$9,720,575 00	
	<hr/>	<hr/>	<hr/>	
				9,720,575 00
Amount loaned on collaterals.....				20,440,502 12
Amount loaned on personal securities, including bills purchased				4,207,710 87
Real estate, present estimated value.....				300,000 00
Cash on deposit in banks or other moneyed institutions ..				2,219,651 80
Assets not included under either of the above heads, viz.:				
Accrued interest.....				250,497 82
				<hr/>
				\$39,301,037 61

LIABILITIES.

Capital stock paid in, in cash.....	\$2,000,000 00
Surplus fund	4,002,488 96
Undivided profits, net amount.....	1,698,069 28
Deposits in trust.....	31,073,850 33
Liabilities not included under either of the above heads, viz.:	
Interest accrued on deposits.....	\$494,786 07
Rebate interest on bills purchased.....	31,842 97
	<hr/>
	526,629 04
	<hr/>
	\$39,301,037 61
	<hr/>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the last six months.....	\$738,597 92
Amount of interest paid to, and credited depositors during the same period.....	264,263 81
Amount of expenses of the institution during the same period.....	61,529 20
Amount of dividends on capital stock declared during the last six months, payable July 10, 1885.....	250,000 00
Amount of deposits made by order of court	1,907,098 24
Number of deposits on which interest is allowed at this date	2,094
Total amount of such deposits	\$29,986,635 18

Rate of interest on same, 1 to 5 per cent.

DETAILED STATEMENT

OF THE

RESULTS OF THE EXAMINATION OF SAVINGS BANKS UNDER THE ACT OF 1882, NOT HERETOFORE PUBLISHED.

Albany City Savings Institution.

[Examined October 28, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	5 & 6				\$438,340 00
United States bonds.....	3	\$480,000 00	103½	\$496,800 00	
United States bonds.....	4	200,000 00	124	248,000 00	
United States bonds.....	6	150,000 00	Var.	203,187 50	
Albany city bonds.....	2	56,000 00	Var.	73,110 00	
Hudson city bonds.....	2	15,000 00	Var.	18,200 00	
Syracuse city bonds.....	2	2,000 00	133	2,660 00	
New York city bonds	4	37,000 00	133	49,210 00	
Watertown city bonds	5	19,000 00	112	21,280 00	
Albany city bonds.....	6	3,000 00	112	3,360 00	
Lyons town bonds.....	7	9,000 00	122	10,980 00	
Amsterdam village bonds	5	242,000 00	Var.	279,190 00	
Fort Orange Club bonds secured by mortgage	6	20,000 00	100	20,000 00	
Call loans					1,425,977 50
Cash in banks and trust company					96,000 00
Real estate					208,308 95
Interest accrued on mortgages.....		9,830 78			35,900 00
Less amount over one year in arrears..		1,695 29			
				\$8,135 49	
Interest accrued on stocks, call loans and deposits				6,278 66	
Rents accrued.....					14,414 15
					900 00
					\$2,219,740 60
LIABILITIES.					
Due depositors				\$2,078,648 94	
Interest accrued on deposits				22,225 95	
					2,100,874 89
Surplus					\$118,865 71

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages	5	\$181,000 00	\$9,050 00	
Bonds and mortgages		261,940 00		
Less amount over one year in arrears.		38,150 00		
	6	\$223,790 00	13,427 40	
United States bonds	3	480,000 00	14,400 00	
United States bonds	4	200,000 00	8,000 00	
United States bonds	6	150,000 00	9,000 00	
City and village bonds	5	261,000 00	13,050 00	
County and Fort Orange Club bonds	6	23,000 00	1,380 00	
City and town bonds	7	119,000 00	8,330 00	
Call loans	5	96,000 00	4,800 00	
Cash deposited in bank	11½	63,858 86	957 88	
Cash deposited in bank	2	54,350 09	1,087 00	
Cash deposited in bank	2½	90,000 00	2,250 00	
				\$85,752 28
Rents]				3,687 96
				\$89,440 24
CHARGES.				
Interest to depositors			\$68,387 55	
Salaries			3,100 00	
Rent			1,500 00	
Taxes, repairs and insurance			1,834 12	
Other expenses			375 00	
				75,196 67
Excess of income				\$14,243 57

Albany County Savings Bank.

[Examined January 15, 1886.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	5 & 6				\$177,300 00
United States bonds	4	\$50,000 00	123¼	\$61,625 00	
Albany county bonds	3½	4,000 00	100	4,000 00	
Albany city bonds		16,000 00	Var.	23,240 00	
Albany city bonds	6	3,000 00	120	3,600 00	
Albany city bonds	4	62,000 00	Var.	65,640 00	
Buffalo city bonds	4	50,000 00	105	52,500 00	
Buffalo city bonds	7	28,000 00	Var.	42,640 00	
Brooklyn city bonds		26,000 00	150	39,000 00	
Cohoes city bonds		1,000 00	125	1,250 00	
Hudson city bonds		10,000 00	110	11,000 00	
Kingston city bonds		20,000 00	130	26,000 00	
Lockport city bonds		15,000 00	120	18,000 00	
New York city bonds		27,500 00	Var.	39,050 00	
New York city bonds	6	37,500 00	130	48,750 00	
Rochester city bonds		32,000 00	Var.	43,800 00	
Syracuse city bonds		29,000 00	138	40,020 00	
Troy city bonds	4½	5,000 00	115	5,750 00	
Arcadia town bonds		20,000 00	125	25,000 00	
Deer Park town bonds		25,000 00	125	31,250 00	
Davenport town bonds		500 00	125	625 00	
Johnstown town bonds		5,000 00	110	5,500 00	
Naples town bonds		10,000 00	125	12,500 00	
Smithtown town bonds		10,000 00	125	12,500 00	
Seneca and Geneva town bonds		4,500 00	120	5,400 00	
Seneca Falls town bonds	5	10,000 00	112	11,200 00	
Saratoga Springs village bonds		4,000 00	109	4,360 00	
Suspension Bridge village bonds	4	10,000 00	100	10,000 00	
					644,200 00
Cash on hand and in banks					156,213 58
Interest accrued					10,243 33

Albany County Savings Bank — Continued.

ASSETS.	Rate of interest.	MARKET VALUE.		Totals.
		Amount at par.	Rate. Amount.	
Real estate.....	Cost..			\$23,000 00
Rents accrued.....				160 60
				\$1,011,116 91
LIABILITIES.				
Amount due depositors		\$898,742 83		
Interest accrued		8,178 56		906,921 39
Surplus				\$104,195 52

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages.....	5	\$94,000 00	\$4,700 00	
Bonds and mortgages.	6	83,000 00	1,980 00	
County bonds.....	3½	4,000 00	140 00	
United States city and village bonds	4	172,000 00	6,880 00	
City bonds.....	4½	5,000 00	225 00	
Town bonds.....	5	10,000 00	500 00	
City bonds.....	6	40,500 00	2,430 00	
City, town and village bonds.....	7	283,500 00	19,845 00	
Cash deposited with banks.....	2½	63,368 59	1,584 21	
Cash deposited with banks.....	2	75,000 00	1,500 00	
				\$12,784 21
Rents ..				1,523 69
				\$44,307 90
CHARGES.				
Interest to depositors.....		\$28,310 40		
Salaries.....		2,250 00		
Rent		750 00		
Taxes, repairs and insurance.		949 34		
Other expenses		282 79		
				32,542 53
Excess of income.....				\$11,765 37

Albany Exchange Savings Bank.

[Examined October 27, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6				\$210,250 00
United States bonds.....	4	\$350,000 00	124	\$434,000 00	
Maryland State bonds.....	5	10,935 00	104	11,372 40	
Maryland State bonds.	6	12,000 00	102	12,240 00	
Buffalo city bonds.....	7	40,000 00	Var.	48,200 00	
Buffalo city bonds.....	6	10,000 00	117	11,700 00	
Rochester city bonds.	7	10,000 00	138	13,800 00	
Albany city bonds.....	6	10,000 00	115	11,500 00	
Albany city bonds.....	7	27,000 00	Var.	39,680 00	
Volney town bonds.....	7	1,000 00	108	1,080 00	
					583,572 40
Cash on hand and deposited.....					15,151 82

Albany Exchange Savings Bank — Continued.

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Real estate	Cost.	.....	.....	.....	\$3,740 28
Interest accrued on mortgages and deposits .....	.....	.....	.....	.....	2,042 55
Rent accrued.....	.....	.....	.....	.....	50 00
					\$845,087 05
LIABILITIES.					
Amount due depositors.....	.....	.....	.....	\$728,633 74	
Interest accrued on deposits.....	.....	.....	.....	1,637 31	
Expenses accrued.....	.....	.....	.....	340 00	
					730,611 05
Surplus. ....	.....	.....	.....	.....	\$114,476 00

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages.....	5	\$52,000 00	\$2,600 00	
Bonds and mortgages.....	6	158,250 00	9,495 00	
United States bonds.....	4	350,000 00	14,000 00	
State bonds.....	5	10,935 00	546 75	
State and city bonds.....	6	32,000 00	1,920 00	
City bonds.....	7	78,000 00	5,460 00	
Cash deposited in bank.....	2½	45,391 82	1,134 79	
				\$35,156 54
Rent. ....	.....	.....	.....	262 00
				\$35,418 54
CHARGES.				
Interest to depositors.....	.....	.....	\$22,660 51	
Taxes, repairs and insurance.....	.....	.....	140 51	
Stationery, etc.....	.....	.....	17,60	
Contract with Nat. Exchange Bank, Albany.	.....	.....	4,097 52	
				26,916 14
Excess of income.....	.....	.....	.....	\$8,502 40

Albany Savings Bank.

[Examined March 11, 1886.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6	.....	.....	.....	\$422,000 00
United States bonds.....	4	\$1,000,000 00	126¼	\$1,262,500 00	
New York State bonds	6	150,000 00	103	154,500 00	
Kansas State bonds	7	46,000 00	137	63,020 00	
Maryland State bonds.....	6	15,000 00	119	17,850 00	
Massachusetts State bonds	5	48,600 00	123	59,778 00	
Michigan State bonds	7	9,000 00	112	10,080 00	
Missouri State bonds	6	25,000 00	110	27,500 00	
New Hampshire State bonds	6	39,200 00	130	50,960 00	
Rhode Island State bonds	6	20,000 00	120	24,000 00	
Albany city bonds.....	6	451,000 00	Var.	584,050 00	
Albany city bonds.....	7	378,000 00	Var.	537,880 00	
Albany city bonds	5	20,000 00	118	23,600 00	
Albany city bonds.....	4	60,000 00	Var.	67,750 00	
New York city bonds.....	7	1,071,500 00	Var.	1,394,719 00	
New York city bonds.....	6	1,639,500 00	Var.	2,124,000 00	
New York city bonds.....	5	583,400 00	Var.	698,942 00	

Albany Savings Bank — Continued.

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Buffalo city bonds.....	7	\$176,000 00	Var.	\$258,940 00	
Buffalo city bonds.....	6	3,000 00	Var.	3,800 00	
Brooklyn city bonds.....	6	169,000 00	Var.	219,140 00	
Brooklyn city bonds.....	7	336,000 00	Var.	519,130 00	
Rochester city bonds.....	7	51,000 00	Var.	71,610 00	
Rochester city bonds.....	4	25,000 00	104	26,000 00	
Schenectady city bonds.....	7	10,000 00	119	11,900 00	
Syracuse city bonds.....	7	123,500 00	Var.	157,925 00	
Syracuse city bonds.....	5½	19,000 00	112	21,280 00	
Troy city bonds.....	6	33,000 00	Var.	34,780 00	
Troy city bonds.....	1	31,000 00	Var.	32,180 00	
Albany county bonds.....	4	50,000 00	105	52,500 00	
Albany county bonds.....	5	70,000 00	113	79,100 00	
Albany county bonds.....	6	147,000 00	112	164,640 00	
Dutchess county bonds.....	7	45,500 00	111	50,505 00	
Erie county bonds.....	7	50,000 00	127	63,500 00	
Kings county bonds.....	7	8,000 00	103	8,240 00	
Kings county bonds.....	6	5,000 00	107	5,350 00	
Monroe county bonds.....	7	30,000 00	113	33,900 00	
Monroe county bonds.....	6	100,000 00	102	102,000 00	
Monroe county bonds.....	5	30,000 00	104	31,200 00	
Onondaga county bonds.....	5	75,000 00	110	82,500 00	
Onondaga county bonds.....	6	25,000 00	102	25,500 00	
Onondaga county bonds.....	7	100,000 00	115	115,000 00	
Rensselaer county bonds.....	6	31,000 00	105	32,550 00	
Ulster county bonds.....	7	20,000 00	103	20,600 00	
Westchester county bonds.....	7	17,000 00	119	20,230 00	
Ballston village bonds.....	7	1,000 00	106	1,060 00	
Cash on hand and in banks.....					\$9,346,189 00
Banking house and lot.....	Cost.	247,808 22		Valued at.....	331,435 88
Other real estate.....	Cost.				125,000 00
Interest accrued.....					10,000 00
Rents accrued.....					102,287 80
					1,075 00
					\$10,337,987 68
LIABILITIES.					
Amount due depositors.....		\$8,231,049 30			
Interest accrued.....		52,319 75			
					8,283,369 05
Surplus.....					\$2,054,618 63

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages.....	5	\$213,250 00	\$10,662 50	
Bonds and mortgages.....	6	208,750 00	12,525 00	
United States, city and county bonds.....	4	1,166,000 00	46,640 00	
State, city and county bonds.....	5	827,000 00	41,350 00	
City bonds.....	5½	19,000 00	1,045 00	
State, city and county bonds.....	6	2,852,700 00	171,162 00	
State, city, county and village bonds.....	7	2,472,500 00	173,075 00	
Cash in banks.....	2	240,109 00	4,802 18	
Rents.....				\$461,261 68
				9,173 00
				\$470,434 68
CHARGES.				
Interest to depositors.....		\$260,075 00		
Salaries.....		14,950 00		
Taxes, repairs and insurance.....		6,537 20		
Other expenses.....		3,925 20		
				291,487 40
Excess of income.....				\$175,949 28

American Savings Bank, New York City.

[Examined October 31, 1885.]

ASSETS	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	4, 5 & 6				\$202,749 67
United States bonds.....	4	\$60,000 00	123 ³ / ₄	\$74,250 00	
United States bonds.....	4 ¹ / ₂	52,000 00	113 ³ / ₈	58,955 00	
Brooklyn city bonds.....	6	2,000 00	111	2,220 00	
New York city bonds.....	3	25,000 00	100	25,000 00	
Massachusetts State bonds.....	5	12,584 00	111	13,968 24	
Maryland State bonds.....	5	4,850 00	104	5,044 00	
Kentucky State bonds.....	4	10,000 00	100	10,000 00	
Lansingburgh village bonds.....	4	20,000 00	100	20,000 00	
Cash on hand and deposited.....					209,437 24
Interest accrued on mortgages, stocks, and deposits.....					105,011 36
					5,240 17
					\$522,438 44
LIABILITIES.					
Due depositors.....				\$514,659 86	
Interest accrued on deposits.,.....				4,631 94	
					519,291 80
Surplus.....					\$3,146 64

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages.....	4	\$8,000 00	\$320 00	
Bonds and mortgages.....	5	119,750 00	5,987 50	
Bonds and mortgages.....	6	74,999 50	4,499 97	
United States bonds.....	4	60,000 00	2,400 00	
United States bonds.....	4 ¹ / ₂	52,000 00	2,340 00	
City bonds.....	3	25,000 00	750 00	
State and village bonds.....	4	30,000 00	1,200 00	
State bonds.....	5	17,434 00	871 70	
City bonds.....	6	2,000 00	120 00	
Cash in bank.....	1 ¹ / ₂	26,440 87	396 60	
Cash in bank and trust company ..	2	54,022 85	1,080 45	
Cash in trust company.....	2 ¹ / ₂	20,000 00	500 00	
				\$20,466 22
CHARGES.				
Interest to depositors.....			\$13,895 82	
Salaries.....			1,920 00	
Rent.....			3,000 00	
Other expenses.....			240 00	
				19,055 82
Excess of income.....				\$1,410 40

Bank for Savings in the City of New York.

[Examined November 7, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	4½, 5, 6				\$8,897,325 00
United States bonds.....	4	\$18,150,000 00	123¾	\$22,460,625 00	
United States bonds.....	4½	600,000 00	112¾	674,250 00	
United States bonds.....	6	1,500,000 00	Var.	2,003,816 25	
District of Columbia bonds.....	3.65	650,000 00	116	754,000 00	
New York State bonds.....	6	2,400,000 00	118	2,832,000 00	
Pennsylvania State bonds.....	4	900,000 00	Var.	952,000 00	
Ohio State bonds.....	6	18,000 00	105	18,900 00	
Ohio State bonds.....	4	1,400,000 00	Var.	1,431,000 00	
New York city bonds.....	6	1,179,400 00	Var.	1,555,664 00	
New York city bonds.....	7	883,000 00	Var.	1,132,760 00	
New York city bonds.....	5	1,646,000 00	Var.	1,954,360 00	
New York city bonds.....	4	1,000,000 00	118	1,180,000 00	
Brooklyn city bonds.....	7	3,000 00	141	4,230 00	
Cash on hand and deposited.....					36,953,605 25
Banking house and lot.....	Cost.	153,924 85		Estimated...	1,106,657 29
Interest accrued on mortgages.....		159,869 24			100,000 00
Less am't over one year in arrears.....		7,388 89			
Interest accrued on deposits.....				\$152,480 35 3,548 74	156,029 09
					\$47,213,616 63
LIABILITIES.					
Amount due depositors.....				\$38,822,347 48	
Interest accrued.....				444,321 75	
Expenses accrued.....				1,300 00	
					39,267,969 23
Surplus.....					\$7,945,647 40

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages.....	4½	\$3,297,500 00	\$148,387 50	
Bonds and mortgages.....	5	\$5,320,350 00		
Less amount over one year in arrears.....		100,000 00		
Bonds and mortgages.....	5	\$5,220,350 00	261,017 50	
United States bonds.....	6	279,475 00	16,768 50	
United States bonds.....	4	18,150,000 00	726,000 00	
United States bonds.....	4½	600,000 00	27,000 00	
United States bonds.....	6	1,500,000 00	90,000 00	
District of Columbia bonds.....	3.65	650,000 00	23,725 00	
City and State bonds.....	4	3,300,000 00	132,000 00	
City bonds.....	5	1,646,000 00	82,300 00	
City and State bonds.....	6	3,597,400 00	215,844 00	
City bonds.....	7	886,000 00	62,020 00	
Cash deposited in bank.....	1	783,471 40	7,834 71	
Cash deposited in bank.....	1½	205,456 68	3,081 84	
				\$1,795,979 05
CHARGES.				
Interest to depositors.....			\$1,269,490 76	
Salaries.....			69,500 00	
Taxes, repairs and ins. on b'king house.....			3,210 66	
Other expenses.....			7,120 22	
				1,349,321 64
Excess of income.....				\$446,657 41

Bowery Savings Bank, New York city.

[Examined November 4, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	4½, 5, 6				\$10,193,828 00
United States bonds.....	4	\$10,380,000 00	124	\$12,871,200 00	
United States bonds.....	4½	3,000,000 00	113½	3,405,000 00	
United States bonds.....	6	8,120,000 00	Var.	10,884,136 25	
New York State bonds.....	6	422,000 00	Var.	448,640 00	
Ohio State bonds.....	6	135,000 00	114½	154,575 00	
Connecticut State bonds.....	5	479,000 00	119	570,010 00	
Rhode Island State bonds.....	6	10,000 00	105	10,500 00	
Maine State bonds.....	6	389,600 00	111	432,456 00	
New Hampshire State bonds.....	6	173,600 00	Var.	193,916 00	
Missouri State bonds.....	6	450,000 00	Var.	481,225 00	
Kansas State bonds.....	7	6,000 00	104	6,240 00	
Michigan State bonds.....	7	10,000 00	112	11,200 00	
Massachusetts State bonds.....	5	757,000 00	Var.	893,285 00	
Maryland State bonds.....	6	50,000 00	117½	58,750 00	
Indiana State bonds.....	3½	400,000 00	100	400,000 00	
New York city bonds.....	2½	500,000 00	100	500,000 00	
New York city bonds.....	3½	1,174,500 00	100	1,174,500 00	
New York city bonds.....	5	516,000 00	Var.	639,510 00	
New York city bonds.....	6	1,164,500 00	Var.	1,348,217 50	
New York city bonds.....	7	1,654,000 00	Var.	1,846,660 00	
Brooklyn city bonds.....	6	758,000 00	Var.	1,042,440 00	
Brooklyn city bonds.....	7	689,000 00	Var.	1,082,390 00	
Brooklyn city bonds.....	5	319,000 00	Var.	414,700 00	
Poughkeepsie city bonds.....	7	95,000 00	Var.	118,850 00	
Kings county bonds.....	4	233,000 00	106	246,980 00	
Kings county bonds.....	5	65,000 00	Var.	70,050 00	
Kings county bonds.....	6	5,000 00	111	5,550 00	
Kings county bonds.....	7	19,000 00	104	19,760 00	
Call loans.....					39,330,740 75
Banking house and lot.....	Cost.	370,951 56			19,775 00
Cash on hand and deposited.....					200,000 00
Interest accrued on mortgages, deposits and call loans.....					1,807,978 17
					131,818 30
					\$51,684,140 22
LIABILITIES.					
Amount due depositors.....				\$40,989,882 56	
Interest accrued.....				523,782 38	
					41,513,664 94
Surplus.....					\$10,170,475 28

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages.....	4½	\$4,381,000 00	\$197,145 00	
Bonds and mortgages.....	5	5,368,178 00	268,408 90	
Bonds and mortgages.....	6	444,650 00	26,679 00	
United States bonds.....	4	10,380,000 00	415,200 00	
United States bonds.....	4½	3,000,000 00	135,000 00	
United States bonds.....	6	8,120,000 00	487,200 00	
City bonds.....	2½	500,000 00	12,500 00	
City and State bonds.....	3½	1,574,500 00	55,107 50	
County bonds.....	4	233,000 00	9,320 00	
City, county and State bonds.....	5	2,136,000 00	106,800 00	
City, county and State bonds.....	6	3,557,700 00	213,462 00	
City, county and State bonds.....	7	2,473,000 00	173,110 00	
Call loans.....	2½	8,000 00	200 00	
Call loans.....	3	11,775 00	353 25	
Cash deposited.....	1½	553,970 35	8,309 55	
Cash deposited.....	2	493,548 82	9,870 97	
Cash deposited.....	2½	71,520 72	1,788 02	
				\$2,120,454 19

Bowery Savings Bank, New York City - Continued.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
Interest to depositors	\$1,533,021 61	
Salaries	67,362 00	
Taxes, repairs and insurance on bank- ing house	5,441 81	
Other expenses	17,531 43	
				\$1,623,356 85
Excess of income	\$197,097 51

Brooklyn Savings Bank.

[Examined June 4, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	4½, 6	.....	.....	.....	\$2,153,500 00
United States bonds	4	\$9,500,000 00	121½	\$11,542,500 00	
United States bonds.....	4½	5,000,000 00	112¼	5,612,500 00	
United States bonds.....	6	100,000 00	133⅝	133,625 00	
Massachusetts State bonds.....	5	212,000 00	Var.	248,370 00	
Missouri State bonds.....	6	195,000 00	Var.	207,110 00	
New Hampshire State.....	6	34,000 00	Var.	42,852 50	
Rhode Island State bonds.....	6	100,000 00	121	121,000 00	
Ohio State bonds.....	6	52,000 00	103	53,560 00	
Yonkers city bonds.....	7	100,000 00	144	144,000 00	
Rochester city bonds.....	7	200,000 00	139	278,000 00	
Buffalo city bonds.....	4½	115,000 00	107	123,050 00	
Buffalo city bonds.....	7	355,000 00	Var.	493,100 00	
New York city bonds.....	3½	500,000 00	108	540,000 00	
New York city bonds.....	5	145,000 00	133	192,850 00	
New York city bonds.....	6	518,500 00	Var.	605,110 00	
New York city and county bonds.	7	710,000 00	Var.	891,550 00	
Brooklyn city bonds.....	4	1,165,000 00	Var.	1,258,800 00	
Brooklyn city bonds.....	6	281,000 00	Var.	349,480 00	
Brooklyn city bonds.....	7	350,000 00	Var.	507,000 00	
Queens county bonds.....	7	110,000 00	111	122,100 00	
					23,466,557 50
Cash on hand and deposited.....	.....	.....	.....	.....	769,863 96
Banking house and lot.....	Cost.	138,038 55	.....	.....	140,000 00
Interest and rents accrued.....	.....	.....	.....	.....	103,148 19
					\$26,633,069 65
LIABILITIES.					
Amount due depositors .....	.....	\$21,591,162 80	.....	.....
Interest accrued.....	.....	321,168 52	.....	.....
					21,912,331 32
Surplus.....	.....	.....	.....	.....	\$4,720,738 33

Brooklyn Savings Bank — Continued.

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages.....	4½	\$58,000 00	\$2,610 00	
Bonds and mortgages.....	5	1,545,100 00	77,255 00	
Bonds and mortgages.....	6	550,400 00	33,024 00	
City bonds.....	3½	500,000 00	17,500 00	
United States and city bonds.....	4	10,665,000 00	426,600 00	
United States and city bonds.....	4½	5,115,000 00	230,175 00	
State and city bonds.....	5	357,000 00	17,850 00	
United States, State and city bonds ..	6	1,280,500 00	76,830 00	
City and county bonds.....	7	1,825,000 00	127,750 00	
Cash deposited with trust company..	2	200,000 00	4,000 00	
Cash deposited with b'k and trust co.	1	275,368 00	2,753 68	
Rent.....				\$1,016,347 68 1,080 00
CHARGES.				
Interest to depositors.....		\$755,690 69		
Salaries ..		41,700 00		
Taxes, repairs and insurance.....		3,200 00		
Other expenses.....		5,700 00		
Excess of income.....				806,290 69 \$211,136 99

Buffalo Savings Bank.

[Examined October 7, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	4½	\$100,000 00			
Bonds and mortgages..	5	2,140,139 00			
United States bonds.....	3	\$500,000 00	104	\$520,000 00	
United States bonds.....	4	1,800,000 00	122½	2,207,250 00	
United States bonds.....	4½	350,000 00	112¾	393,312 50	
United States bonds.....	6	950,000 00	Var.	1,260,680 00	
District of Columbia bonds	3.65	550,000 00	115	632,500 00	
New York city bonds.....	7	450,000 00	Var.	518,000 00	
Buffalo city bonds.....	7	613,000 00	Var.	702,730 00	
Erie county bonds.	7	77,000 00	Var.	103,980 00	
Milwaukee city bonds.....	7	80,000 00	115	92,000 00	
Town of Dunkirk bonds.....	7	39,000 00	Var.	45,060 00	
Town of Yorktown bonds.....	5	62,500 00	90	56,250 00	
Town of Mt. Morris bonds.....	5	19,000 00	90	17,100 00	
Call loans ..	5				6,548,862 50
Banking house and lot	Cost.	149,687 61	Estim	ated value.....	52,000 00 100,000 00
Cash on hand		\$53,069 57			
Cash deposited in banks.....		556,276 42			
Interest and rents accrued ...					609,345 99 35,652 54
LIABILITIES.					\$9,586,000 03
Due depositors.....		\$7,825,414 42			
Interest accrued.....		77,628 09			
Surplus.....					7,903,042 51 \$1,682,957 52

Buffalo Savings Bank — Continued.

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Mortgage loans	4½	\$100,000 00	\$4,500 00	
Mortgage loans	5	2,140,139 00	107,006 95	
Stock investments paying.....	3	500,000 00	15,000 00	
Stock investments paying.....	3.65	550,000 00	20,075 00	
Stock investments paying.....	4	1,800,000 00	72,000 00	
Stock investments paying.....	4½	350,000 00	15,750 00	
Stock investments paying.....	5	81,500 00	4,075 00	
Stock investments paying.....	6	950,000 00	57,000 00	
Stock investments paying.....	7	1,259,000 00	88,130 00	
Call loans.....	5	52,000 00	2,600 00	
Deposits in other institutions.....	1½	53,776 42	806 64	
Deposits in other institutions.....	4	502,500 00	20,100 00	
Rents				\$407,043 59
				612 00
CHARGES.				
Interest to depositors.....		\$291,105 40		\$407,685 59
Salaries		17,500 00		
Taxes, repairs and insurance		4,000 00		
Other expenses.....		2,002 28		
				314,607 68
Excess of income.....				\$93,077 91

Bushwick Savings Bank, Brooklyn.

[Examined April 27, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6				\$144,933 16
Connecticut State bonds.....	6	\$10,000 00	100	\$10,000 00	
Missouri State bonds.....	6	15,000 00	105	15,750 00	
Richmond county bonds.....	7	5,000 00	108	5,400 00	
Kings county bonds.....	4	10,000 00	106	10,600 00	
New York city bonds.....	5	4,000 00	124	4,960 00	
Brooklyn city bonds.....	6	2,000 00	113	2,260 00	
Brooklyn city bonds.....	7	1,000 00	106	1,060 00	
Oswego city bonds	7	6,000 00	107	6,420 00	
Buffalo city bonds.....	4	5,000 00	106	5,300 00	
Newtown town bonds.....	7	8,500 00	118	10,030 00	
Newtown town bonds.	5	5,000 00	114	5,700 00	
Potter town bonds.....	7	1,000 00	122	1,222 00	
Smithtown town bonds.....	7	500 00	121	605 00	
Deer Park town bonds.....	7	5,000 00	120	6,000 00	
Southfield town bonds.....	6	5,500 00	105	5,775 00	
Seneca Falls town bonds	5	5,000 00	100	5,000 00	
East Chester town bonds.....	7	500 00	100	500 00	
Flushing village bonds.....	7	1,000 00	125	1,250 00	
Suspension Bridge village bonds.....	5	6,500 00	109	7,085 00	
Call loan					104,917 00
Cash on hand and deposited.....					5,000 00
Furniture and fixtures					15,238 85
Interest accrued.....					800 00
					5,135 43
					\$276,024 44
LIABILITIES.					
Due depositors				\$258,620 84	
Interest accrued				2,840 95	
Expenses accrued				205 00	
					261,666 75
Surplus					\$14,357 69

Bushwick Savings Bank — Continued.
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages.....	5	\$32,300 00	\$1,615 00	
Bonds and mortgages.....	6	112,633 16	6,757 99	
State bonds.....	6	25,000 00	1,500 00	
County bonds.....	7	5,000 00	350 00	
County bonds.....	4	10,000 00	400 00	
City bonds.....	4	5,000 00	200 00	
City bonds.....	5	4,000 00	200 00	
City bonds.....	6	2,000 00	120 00	
City bonds.....	7	7,000 00	490 00	
Town bonds.....	5	10,000 00	500 00	
Town bonds.....	6	5,500 00	330 00	
Town bonds.....	7	15,500 00	1,085 00	
Village bonds..	5	6,500 00	325 00	
Village bonds.....	7	1,000 00	70 00	
Cash on deposit in bank.....	2	6,369 78	127 39	
Call loan.....	4	5,000 00	200 00	
				\$14,270 38
CHARGES.				
Interest to depositors.....			\$8,741 38	
Salaries.....			1,900 00	
Rent.....			360 00	
Other expenses.....			215 68	
				- 11,217 06
Excess of income.....				\$3,053 32

Catskill Savings Bank.
[Examined October 23, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6				\$84,283 44
United States bonds.....	4	\$146,000 00	123¾	\$180,675 00	
Ohio State bonds.....	6	52,000 00	102½	53,300 00	
Missouri State bonds.....	6	57,000 00	Var.	60,565 00	
Maryland State bonds.....	5	11,250 00	104	11,700 00	
New York city bonds.....	5	10,700 00	Var.	13,146 00	
New York city bonds.....	6	57,200 00	Var.	60,134 00	
New York city bonds.....	7	59,900 00	Var.	66,968 00	
Brooklyn city bonds.....	5	20,000 00	123	24,600 00	
Brooklyn city bonds.....	6	15,000 00	Var.	19,250 00	
Albany city bonds.....	4	38,000 00	108	41,040 00	
Oswego city bonds.....	7	1,000 00	109	1,090 00	
Auburn city bonds.....	6	6,000 00	112	6,720 00	
Buffalo city bonds.....	5	12,000 00	116	13,920 00	
Greene county bonds.....	4	5,000 00	100½	5,025 00	
Catskill town bonds.....	4	1,000 00	100	1,000 00	
College Point village bonds.....	7	1,000 00	130	1,300 00	
East Chester town bonds.....	7	2,500 00	Var.	2,580 00	
Georgia State bonds.....	6	18,000 00	108	19,440 00	
Call loans.....					582,453 00
Cash in bank and trust company ..					4,000 00
Interest accrued on mortgages....		5,783 57			43,018 05
Less am't over one year in arrears ..		3,790 32			
Interest accrued on stocks, loans and deposits.....					1,993 25
					8,687 49
					\$724,435 23
LIABILITIES.					
Amount due depositors.....		\$611,384 96			
Interest accrued.....		5,135 55			
Salary accrued.....		350 00			
					616,870 51
Surplus.....					\$107,564 72

Catskill Savings Bank — Continued.

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages		\$50,128 60		
Less amount in arrears of interest....		15,850 00		
	5	\$34,278 60	\$1,713 93	
Bonds and mortgages		34,154 84		
Less amount in arrears of interest....		15,804 84		
	6	\$18,350 00	1,101 00	
United States and city bonds	4	184,000 00	7,360 00	
County and town bonds and call loans	4	10,000 00	400 00	
State and city bonds.....	5	53,950 00	2,697 50	
State and city bonds.....	6	205,200 00	12,312 00	
City, town and village bonds.....	7	64,400 00	4,508 00	
Cash on deposit with trust company..	2	13,123 21	262 46	
				\$30,354 89
CHARGES.				
Interest to depositors		\$16,507 39		
Salaries		1,000 00		
Other expenses		125 00		
				17,632 39
Excess of income ..				\$12,722 50

Cohoes Savings Institution.

[Examined April 6, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	6				\$252,397 62
United States bonds.....	3	\$31,000 00	101	\$31,310 00	
United States bonds.....	4	26,700 00	121 $\frac{3}{8}$	32,407 12	
United States bonds	4 $\frac{1}{2}$	50,000 00	112 $\frac{3}{8}$	56,187 50	
Rensselaer county bonds.....	4	42,000 00	100	42,000 00	
Long Island City bonds	7	35,000 00	100	35,000 00	
Long Island City bonds	5	2,500 00	100	2,500 00	
Cohoes city bonds.....	7	27,000 00	120	32,400 00	
Cohoes city bonds.....	4	32,500 00	105	34,125 00	
Newburgh city bonds	4	58,000 00	Var.	63,600 00	
Albany city bonds.....	4	28,000 00	110	30,800 00	
Troy city bonds	5	20,000 00	110	22,000 00	
Watertown city bonds.....	4	10,000 00	105	10,500 00	
Corning town bonds.....	7	7,000 00	122	8,540 00	
Johnstown town bonds.....	7	700 00	105	735 00	
Seneca Falls town bonds.....	5	15,000 00	100	15,000 00	
Catskill village bonds	4	25,000 00	100	25,000 00	
Whitehall village bonds	4	25,000 00	100	25,000 00	
Olean village bonds	4 $\frac{1}{2}$	25,000 00	103	25,750 00	
Fredonia village bonds.....	4	20,000 00	100	20,000 00	
Real estate.....	Cost.	2,279 69		Valued at....	512,851 62
Cash on hand				\$2,177 74	2,500 00
Cash deposited in bank.....				91,658 10	
					93,835 84
Interest accrued on mortgages...				\$6,073 81	
Less am't over 12 mos. in arrears.				639 31	
					5,434 50
					\$267,022 58
LIABILITIES.					
Amount due depositors				\$815,618 14	
Interest accrued				9,620 21	
					825,238 35
Surplus					\$41,784 23

Cohoes Savings Institution — Continued.

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages.....	.....	\$252,397 62		
Less am't over 12 months in arrears ..	.....	5,600 00		
	6	\$246,797 62	\$14,807 85	
United States bonds	3	31,000 00	930 00	
United States bonds	4	26,700 00	1,068 00	
United States bonds	4½	50,000 00	2,250 00	
County, city, town and village bonds.	4	240,500 00	9,620 00	
Village bonds.....	4½	25,000 00	1,125 00	
City and town bonds.....	5	37,500 00	1,875 00	
City and town bonds.....	7	69,700 00	4,879 00	
Deposit in bank.....	3	16,658 10	499 74	
				\$27,054 59
CHARGES.				
Interest to depositors....	.....	.....	\$27,486 33	
Salaries.....	.....	.....	2,100 00	
Rent .....	.....	.....	1,000 00	
Other expenses .....	.....	.....	182 42	
				30,768 75
Excess of income .....	.....	.....	.....	\$6,285 84

College Point Savings Bank.

[Examined April 23, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6	.....	.....	.....	\$159,950 00
United States bonds.....	4	\$10,000 00	122¼	\$12,225 00	
New York city bonds.....	7	1,000 00	100	1,000 00	
Flushing town bonds.....	5	10,000 00	105	10,500 00	
College Point village bonds.....	7	67,300 00	123	82,779 00	
					106,504 00
Real estate.....	.....	.....	.....	.....	5,700 00
Cash on hand and in banks.....	.....	.....	.....	.....	26,172 12
Furniture and fixtures .....	.....	.....	.....	.....	600 00
Interest accrued.....	.....	.....	.....	.....	4,182 93
					\$303,109 05
LIABILITIES.					
Due depositors.....	.....	.....	.....	\$260,704 08	
Interest accrued.....	.....	.....	.....	2,995 05	
Salaries.....	.....	.....	.....	125 00	
					263,824 13
Surplus .....	.....	.....	.....	.....	\$39,284 92

College Point Savings Bank — Continued.

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages.....	5	\$91,000 00	\$4,550 00	
Bonds and mortgages.....	6	68,950 00	4,137 00	
United States bonds.....	4	10,000 00	400 00	
City bonds.....	7	1,000 00	70 00	
Town bonds.....	5	10,000 00	500 00	
College Point village bonds.....	7	67,300 00	4,711 00	
Bank account.....	2	23,477 00	469 54	
				\$14,837 54
Real estate.....				576 00
				\$15,413 54
CHARGES.				
Interest to depositors.....			\$9,541 76	
Salaries.....			1,000 00	
Taxes, repairs and insurance.....			137 02	
Rent.....			200 00	
Other expenses.....			189 33	
				11,068 11
Excess of income.....				\$4,345 43

Coxsackie Savings Institution.

[Examined October 24, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	6	.....	.....	.....	\$52,351 81
United States bonds.....	4	\$30,000 00	123 ⁷ / ₈	\$37,162 50	
United States bonds.....	4 ¹ / ₂	23,000 00	113 ¹ / ₈	26,018 75	
Oswego city bonds.....	7	6,000 00	118	7,080 00	
Newtown town bonds.....	7	5,000 00	120	6,000 00	
Saratoga town bonds.....	4 ¹ / ₂	10,000 00	105	10,500 00	
Catskill village bonds.....	4	4,100 00	100	4,100 00	
					90,861 25
Cash on deposit.....					24,832 92
Real estate.....	Cost.	16,500 00		Valued at.	15,000 00
Interest accrued on mortgages...				\$1,917 82	
Less amount over one year in arrears.....				206 33	
					1,711 49
Interest accrued on stocks and deposits.....					696 08
Rents accrued.....					800 00
					\$186,253 55
LIABILITIES.					
Amount due depositors.....		\$173,255 58			
Interest accrued.....		1,587 92			
					174,843 50
Surplus.....					\$11,410 05

Coxsackie Savings Institution — Continued.

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages		\$52,351 81		
Less amount in arrears of interest.....		500 00		
	6	\$51,851 81	\$3,111 10	
United States and village bonds	4	34,100 00	1,364 00	
United States and town bonds.....	4½	33,000 00	1,485 00	
City and town bonds.....	7	11,000 00	770 00	
Cash in bank	3	19,832 92	594 98	
Rent				\$7,325 08
				1,000 00
				\$8,325 08
CHARGES.				
Interest to depositors		\$5,059 06		
Salaries		1,100 00		
Rent		300 00		
Other expenses		86 57		
				6,545 63
Excess of income.....				\$1,779 45

Dime Savings Bank of Brooklyn.

[Examined June 13, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6				\$2,136,990 00
United States bonds.....	4	\$2,000,500 00	123¼	\$2,470,617 50	
United States bonds.....	4½	100,000 00	112½	112,625 00	
Indiana State bonds.....	3½	500,000 00	102	510,000 00	
Connecticut State bonds.....	3	500,000 00	101	505,000 00	
Brooklyn city bonds.....	3½	1,325,000 00	Var.	1,359,250 00	
Brooklyn city bonds.....	4	2,084,000 00	Var.	2,158,830 00	
Brooklyn city bonds.....	6	143,000 00	Var.	202,000 00	
Brooklyn city bonds.....	7	352,000 00	Var.	506,990 00	
New York city bonds.....	7	192,000 00	Var.	254,680 00	
New York city bonds.....	5	100,000 00	133	133,000 00	
New York city bonds.....	3	290,000 00	100	290,000 00	
New York city bonds.....	2½	1,850,000 00	100	1,850,000 00	
Yonkers city bonds.....	7	20,000 00	124	24,800 00	
Richmond county bonds.....	6	27,000 00	100	27,000 00	
Kings county bonds.....	4	17,000 00	100	17,000 00	
Call loans.....					10,421,792 50
Cash on hand.....					523,000 00
Cash deposited in banks and trust companies.....					7,777 12
Banking house and lot.....	Cost.	303,238 75		Valued at.....	440,857 23
Old banking house.....	Cost.			\$80,000 00	250,000 00
Other real estate.....	Cost.			14,559 68	
Interest accrued on mortgages....		38,229 80			94,559 68
Less amount over one year in arrears.....		10,211 25			
Interest accrued on stocks, loans and deposits.....				\$28,018 55	
				99,946 24	
					127,964 79
LIABILITIES.					\$14,002,941 32
Amount due depositors.....		\$12,230,790 33			
Interest accrued.....		200,890 71			
Salaries and expenses accrued....		1,200 00			
					12,432,881 04
Surplus.....					\$1,570,060 28

Dime Savings Bank of Brooklyn — Continued.

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages.....		\$1,267,860 00		
Less amount in arrears of interest.....		4,500 00		
	5	\$1,263,360 00	\$63,168 00	
Bonds and mortgages.....		869,130 00		
Less amount in arrears of interest.....		30,000 00		
	6	\$839,130 00	50,347 80	
City bonds.....	2½	1,850,000 00	46,250 00	
State and city bonds.....	3	790,000 00	23,700 00	
State and city bonds.....	3½	1,825,000 00	63,875 00	
United States city and county bonds..	4	4,101,500 00	164,060 00	
United States bonds.....	4½	100,000 00	4,500 00	
City bonds.....	5	100,000 00	5,000 00	
City and county bonds.....	6	170,000 00	10,200 00	
City bonds.....	7	564,000 00	39,480 00	
Cash deposited with trust companies.	3	375,000 00	11,250 00	
Cash deposited with trust companies.	3½	50,000 00	1,750 00	
Cash deposited with trust companies.	1½	3,000 00	45 00	
Cash deposited with banks.....	2	12,857 23	257 14	
Call loans.....	2	200,000 00	4,000 00	
Call loans.....	2½	250,000 00	6,250 00	
Call loans.....	3	65,000 00	1,950 00	
Call loans.....	4	4,000 00	160 00	
Call loans.....	5	4,000 00	200 00	
Rents.....				\$496,442 94
				9,676 00
				\$506,118 94
CHARGES.				
Interest to depositors.....		\$446,423 83		
Salaries.....		31,500 00		
Taxes, repairs and insurance.....		5,418 02		
Other expenses.....		6 823 37		
				490,165 22
Excess of income.....				\$15,953 72

Dime Savings Bank of Williamsburgh, Brooklyn.

[Examined July 1, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 to 7				\$451,045 00
United States bonds.....	4	\$25,000 00	123½	\$30,875 00	
Brooklyn city bonds ..	7	32,000 00	Var.	37,680 00	
Brooklyn city bonds.....	6	47,000 00	Var.	56,810 00	
New York city bonds.....	5	500 00	125	625 00	
New York city bonds.....	6	109,200 00	Var.	126,392 00	
New York city bonds.....	7	125,800 00	Var.	150,493 00	
Buffalo city bonds ..	7	8,000 00	Var.	9,450 00	
Buffalo city bonds ..	6	6,000 00	132	7,920 00	
Kings county bonds.....	4	9,000 00	106½	9,585 00	
Ulster county bonds.....	7	45,000 00	107	48,150 00	
Greene county bonds.....	7	3,500 00	Var.	4,105 00	
Kingston town bonds.....	7	2,500 00	Var.	2,645 00	
Rosendale town bonds ..	7	2,500 00	Var.	2,685 00	
Theresa town bonds.....	7	5,600 00	127	7,112 00	
Alexandria town bonds ..	7	10,300 00	127	13,081 00	
Philadelphia town bonds.....	7	15,000 00	127	19,050 00	
Cash on hand and in banks ..					526,658 00
Interest accrued ..					118,307 58
Banking house and lot ..	Cost.	89,922 42		Valued at....	10,128 59
					60,000 00

Dime Savings Bank of Williamsburgh, Brooklyn — Continued.

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Other real estate.....	Cost.	\$6,960 83	.....	Valued at....	\$6,960 83
Furniture and vault.....	2,000 00
					\$1,175,400 00
LIABILITIES.					
Amount due depositors	\$1,081,223 68			
Interest accrued	17,840 19			1,099,063 87
Surplus	\$76,336 13

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages	5	\$353,125 00	\$17,656 25	
Bonds and mortgages.....	6	91,200 00	5,472 00	
Bonds and mortgages.....	7	6,720 00	470 40	
United States and county bonds	4	34,000 00	1,360 00	
City bonds.....	5	500 00	25 00	
City bonds	6	162,200 00	9,732 00	
City, county and town bonds	7	250,200 00	17,514 00	
Cash deposited in banks	2	100,000 00	2,000 00	
				\$54,229 65
Rents .....	.....	.....	.....	1,602 00
				\$55,831 65
CHARGES.				
Interest to depositors.....	.....	\$35,680 38		
Salaries.....	.....	4,792 00		
Taxes, repairs and insurance .....	.....	1,654 28		
Other expenses .....	.....	430 11		
				42,556 77
Excess of income.....	.....	.....	.....	\$13,274 88

East Side Savings Bank for Sailors, New York City.

[Examined December 28, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Deposited in bank.....	\$737 12
LIABILITIES.					
Due depositors as per depositors' ledger.....	\$516 76	
Claimed by depositors to have been erroneously paid.....	639 24	1,156 00
Deficiency.....	\$368 88

East Side Savings Bank of Rochester.

[Examined August 12, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	6	.....	.....	.....	\$804,800 00
United States bonds.....	4	\$90,000 00	122¾	\$110,475 00	
District of Columbia bonds.....	3.65	100,000 00	115	115,000 00	
New York city bonds	7	4,500 00	Var.	5,160 00	
Brooklyn city bonds.....	7	10,000 00	107	10,700 00	
Rochester city bonds	7	10,000 00	127	12,700 00	
New Lebanon town bonds.....	7	3,500 00	128	4,480 00	
Suspension Bridge village bonds.	7	11,500 00	Var.	13,155 00	
Rochester city notes	6	1,999 20	100	1,999 20	
Call loans	5 & 6	.....	.....	.....	273,669 20
Cash on hand and in banks.....	.....	.....	.....	.....	22,250 00
Banking house and lot	Cost.	89,773 44	.....	Valued at	311,697 28
Interest accrued on mortgages..	.....	.....	.....	\$14,535 05	80,000 00
Less am't over one year in arrears	.....	.....	.....	1,749 57	
Interest accrued on stocks, loans and deposits .....	.....	.....	.....	.....	12,785 48
Rents accrued.....	.....	.....	.....	.....	1,547 12
					451 03
					\$1,507,200 11
LIABILITIES.					
Amount due depositors .....	.....	\$1,375,696 36	.....	.....
Interest accrued .....	.....	9,523 25	.....	.....
					1,385,219 61
Surplus .....	.....	.....	.....	.....	\$121,980 50

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages .....	.....	\$804,800 00	.....
Less amount in arrears of interest....	.....	17,500 00	.....
District of Columbia bonds	6	\$787,300 00	\$47,238 00	
City, town and village bonds	3.65	100,000 00	3,650 00	
City notes and call loans.....	7	39,500 00	2,765 00	
Call loans	6	5,249 20	314 95	
United States bonds	5	19,000 00	950 00	
Cash on deposit in banks	4	90,000 00	3,600 00	
Cash on deposit in banks	4	118,070 00	4,722 80	
Cash on deposit in banks	3	96,393 12	2,891 79	
Cash on deposit in banks	2½	92,433 43	2,310 82	
Rent .....	.....	.....	.....	\$68,443 36
				1,900 00
				\$70,343 36
CHARGES.				
Interest to depositors .....	.....	\$48,286 94	.....
Salaries .....	.....	5,520 00	.....
Taxes, repairs and insurance .....	.....	1,600 00	.....
Other expenses .....	.....	1,000 00	.....
				56,406 94
Excess of income .....	.....	.....	.....	\$13,936 42

Emigrant Industrial Savings Bank, New York.

[Examined November 11, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	4½	.....	.....	.....	\$15,715,488 75
United States bonds.....	4	\$2,250,000 00	123⅝	\$2,781,562 50	
United States bonds.....	4½	1,650,000 00	112¼	1,852,125 00	
United States bonds.....	6	531,000 00	Var.	715,048 75	
Delaware State bonds.....	4	72,000 00	112	80,640 00	
Kentucky State bonds.....	4	83,000 00	115	95,450 00	
Massachusetts State bonds.....	5	191,000 00	Var.	222,135 00	
Maine State bonds.....	6	90,000 00	111	99,900 00	
Missouri State bonds.....	6	225,000 00	Var.	239,995 00	
New Hampshire State bonds.....	6	15,000 00	128	19,200 00	
New Hampshire State bonds.....	5	300,000 00	109	327,000 00	
Maryland State bonds.....	5	100,000 00	107	107,000 00	
Connecticut State bonds.....	5	8,000 00	111	8,880 00	
Kings county bonds.....	7	14,000 00	Var.	14,500 00	
Kings county bonds.....	5	44,000 00	111	48,840 00	
Albany county bonds.....	4	21,000 00	111	23,310 00	
Poughkeepsie city bonds.....	4	10,000 00	114	11,400 00	
Poughkeepsie city bonds.....	3½	20,000 00	107	21,400 00	
Rochester city bonds.....	7	267,000 00	Var.	357,585 00	
Rochester city bonds.....	4	75,000 00	106	79,500 00	
Troy city bonds.....	5	25,000 00	Var.	26,650 00	
Buffalo city bonds.....	4	30,000 00	114	34,200 00	
Buffalo city bonds.....	4½	200,000 00	118	236,000 00	
Brooklyn city bonds.....	7	5,000 00	Var.	6,640 00	
Brooklyn city bonds.....	6	589,000 00	Var.	795,530 00	
Brooklyn city bonds.....	5	355,000 00	Var.	486,300 00	
Brooklyn city bonds.....	4	1,259,000 00	Var.	1,349,710 00	
New York city bonds.....	7	3,770,100 00	Var.	4,553,724 00	
New York city bonds.....	6	1,346,500 00	Var.	1,770,957 50	
New York city bonds.....	5	997,500 00	Var.	1,262,480 00	
					17,627,662 75
Cash on hand and deposited in banks.....		.....	.....	.....	1,017,806 49
Banking house and lot.....	Cost.	408,638 07	.....	Estimated at.	400,000 00
Other real estate.....	Cost.	24,188 90	.....	Estimated at.	24,000 00
Interest accrued on mortgages ..	.....	.....	.....	\$271,494 74	
Less amount over one year in arrears.....	.....	.....	.....	1,175 00	
					270,319 74
					\$35,055,277 73
LIABILITIES.					
Due depositors.....	.....	.....	.....	\$29,163,717 50	
Interest accrued.....	.....	.....	.....	332,790 41	
					29,496,507 91
Surplus.....	.....	.....	.....	.....	\$5,558,769 82

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages.....	.....	\$15,715,488 75		
Less amount over one year in arrears.....	.....	10,000 00		
	4½	\$15,705,488 75	\$706,746 99	
United States bonds.....	4	2,250,000 00	90,000 00	
United States bonds.....	4½	1,650,000 00	74,250 00	
United States bonds.....	6	531,000 00	31,860 00	
City bonds.....	3½	20,000 00	700 00	
City, county and State bonds.....	4	1,550,000 00	62,000 00	
City bonds.....	4½	200,000 00	9,000 00	
City, county and State bonds.....	5	2,020,500 00	101,025 00	
City and State bonds.....	6	2,265,500 00	135,930 00	
City and county bonds.....	7	4,056,100 00	283,927 00	

Emigrant Industrial Savings Bank, New York -- Continued.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Cash deposited in bank	1	\$522,461 80	\$5,224 61	\$1,505,852 53
Cash deposited in bank	2	259,446 78	5,188 93	
CHARGES.				
Interest to depositors .. .. .	.....	.....	\$921,573 47	1,008,923 47
Salaries .. .. .	.....	.....	63,700 00	
Rent .. .. .	.....	.....	12,000 00	
Taxes and insurance on banking house .. .. .	.....	.....	4,500 00	
Other expenses .. .. .	.....	.....	7,150 00	
Excess of income . . . . .	.....	.....	.....	\$496,929 06

Erie County Savings Bank, Buffalo.

[Examined October 2, 1885.]

ASSETS	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	5				\$3,744,177 68
United States bonds	6	\$2,000,000 00	Var.	\$2,686,260 00	
United States bonds	4½	350,000 00	112½	393,312 50	
United States bonds	4	1,600,000 00	122½	1,962,000 00	
District of Columbia bonds	3.65	700,000 00	115	805,000 00	
Auburn city bonds	7	150,000 00	Var.	155,250 00	
Brooklyn city bonds	7	122,000 00	Var.	179,840 00	
Brooklyn city bonds	6	49,000 00	Var.	61,310 00	
New York city bonds	7	113,500 00	Var.	133,815 00	
New York city bonds	6	220,500 00	Var.	258,695 00	
New York city bonds	5	155,000 00	114	176,700 00	
New York city bonds	4	15,000 00	100	15,000 00	
Syracuse city bonds	7	5,000 00	131	6,550 00	
Rochester city bonds	7	138,000 00	137	189,060 00	
Erie county bonds	7	146,000 00	Var.	193,930 00	
Buffalo city bonds	7	349,000 00	Var.	388,100 00	
Buffalo city bonds	6	25,000 00	138	34,500 00	
Buffalo city bonds	5	175,000 00	Var.	192,250 00	
Buffalo city bonds	4	114,000 00	100	114,000 00	
Buffalo city bonds	3½	35,000 00	100	35,000 00	
Buffalo city orders					7,980,572 50
Call loans	3	191,712 72			142,033 66
Call loans	5	130,028 69			
Cash on hand		\$196,494 18			321,741 41
Deposited in b'ks without interest		361,173 73			
Deposited in banks	4	632,500 00			
Banking house and lot	Cost	\$136,000 00		Estimated at.	1,190,167 91
Accrued interest and rents					100,000 00
					60,284 19
LIABILITIES.					\$13,538,977 35
Due depositors		\$11,491,784 34			
Interest accrued, estimated		106,326 75			
					11,601,111 09
Surplus					\$1,937,866 26

Erie County Savings Bank, Buffalo — Continued.

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages.....	5	\$3,744,177 68	\$187,208 88	
Investments paying.....	3½	35,000 00	1,225 00	
Investments paying.....	3.65	700,000 00	25,550 00	
Investments paying.....	4	1,729,000 00	69,160 00	
Investments paying.....	4½	350,000 00	15,750 00	
Investments paying.....	5	330,000 00	16,500 00	
Investments paying.....	6	2,294,500 00	137,670 00	
Investments paying.....	7	1,023,500 00	71,645 00	
Buffalo city orders.....	6	61,404 25	3,684 25	
Buffalo city orders.....	7	80,629 41	5,644 05	
Call loans.....	3	191,712 72	5,751 38	
Call loans.....	5	130,028 69	6,501 43	
Bank deposits	4	632,500 00	25,300 00	
Rents			1,825 00	
				\$573,414 99
CHARGES.				
Interest to depositors, estimated.....		\$425,307 02		
Salaries		28,680 00		
Other expenses		6,888 57		
				460,875 59
Excess of income				\$112,539 40

Excelsior Savings Bank, New York City.

[Examined December 14, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	4 to 6				\$229,800 00
United States bonds.....	4	\$20,000 00	124	\$24,800 00	
Maryland State bonds.....	5	48,700 00	107	52,109 00	
Buffalo city bonds.....	7	20,000 00	122	24,400 00	
Buffalo city bonds.....	6	1,000 00	123	1,230 00	
Brooklyn city bonds... ..	6	3,000 00	127	3,810 00	
Brooklyn city bonds.....	6	1,000 00	141	1,410 00	
Delhi town bonds.....	7	2,000 00	120	2,400 00	
Seneca Falls town bonds.....	5	15,000 00	112	16,800 00	
Richfield Springs town bonds.....	5	7,500 00	115	8,625 00	
					135,584 00
Cash on hand and deposited.....					5,857 14
Call loans.....					7,500 00
Furniture and safes.....					2,500 00
Interest accrued on mortgages, stock, call loans and b'k account.					4,645 42
					\$385,886 56
LIABILITIES.					
Amount due depositors.....				\$368,392 62	
Interest accrued.....				5,737 85	
					374,130 47
Surplus.....					\$11,756 09

Excelsior Savings Bank, New York City — Continued.

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages.....	4	\$14,000 00	\$560 00	
Bonds and mortgages.....	4½	15,000 00	675 00	
Bonds and mortgages.....	5	127,400 00	6,370 00	
Bonds and mortgages.....	5½	46,000 00	2,530 00	
Bonds and mortgages.....	6	27,400 00	1,644 00	
United States bonds	4	20,000 00	800 00	
State, town and village bonds.....	5	71,200 00	3,560 00	
City bonds.....	6	5,000 00	300 00	
City and town bonds.....	7	22,000 00	1,540 00	
Call loans.....	5	500 00	25 00	
Call loans.....	6	7,000 00	420 00	
Deposited in bank.....	2½	4,831 45	120 78	
				\$18,544 78
CHARGES.				
Interest to depositors.....			\$12,672 70	
Rent			1,666 60	
Salaries.....			2,700 00	
Other expenses			1,613 66	
				18,652 96
Deficiency				\$108 18

Farmers and Mechanics' Savings Bank, Lockport.

[Examined August 14, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	6				\$262,053 10
United States bonds.....	4½	\$13,000 00	111%	\$14,511 25	
Newfane town bonds.....	5	4,600 00	100	4,600 00	
Wilson town bonds.....	5	3,000 00	100	3,000 00	
Somerset town bonds	5	6,000 00	100	6,000 00	
Suspension Bridge village bonds..	5	21,500 00	Var.	24,675 00	
Suspension Bridge village bonds..	7	4,000 00	Var.	4,610 00	
Lockport city certificates	6	1,979 42	100	1,979 42	
Lockport city certificates	7	2,413 75	100	2,413 75	
Lockport city orders	6	1,926 89	100	1,926 89	
Call loans					63,716 31
Cash on hand					1,303 90
Cash in banks.....					7,804 90
Banking house and lot	Cost.				176,037 22
Interest accrued on mortgages...		3,883 58			18,380 59
Less amount one year or more in arrears		1,391 82			
Interest accrued on stocks and call loans and deposits				\$2,491 76	
Rents accrued				1,322 68	
					3,814 41
					275 00
					\$533,385 46
LIABILITIES.					
Amount due depositors.....				\$503,398 11	
Interest accrued.....				2,008 27	
					505,406 38
Surplus.....					\$27,979 08

Farmers and Mechanics' Savings Bank, Lockport — Continued.
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages		\$261,603 10		
Less am't one year or more in arrears		17,000 00		
	6	\$244,603 10	\$14,676 18	
Bonds and mortgages.....	7	450 00	31 50	
United States bonds	4½	13,000 00	585 00	
Town and village bonds	5	35,100 00	1,755 00	
Village bonds	7	4,000 00	280 00	
City certificates and orders	6	3,906 31	234 38	
City certificates.....	7	2,413 75	168 96	
Call loans	6	1,303 90	78 23	
Cash in bank.....	1½	1,312 74	19 69	
Cash in banks.....	4	144,724 48	5,788 98	
Cash in banks.....	5	25,000 00	1,250 00	
				\$24,867 92
Rents				425 00
				\$25,292 92
CHARGES.				
Interest to depositors			\$16,813 50	
Salaries			2,800 00	
Taxes, repairs and insurance			400 00	
Other expenses			575 00	
				20,588 50
Excess of income				\$4,704 42

Germania Savings Bank, Kings County, Brooklyn.
[Examined June 26, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6				\$423,230 00
United States bonds.....	4	\$135,000 00	122¾	\$165,206 25	
Missouri State bonds	6	88,000 00	106	93,280 00	
Maryland State bonds.....	6	10,000 00	100	10,000 00	
New York city bonds.....	7	14,000 00	100	14,000 00	
Brooklyn city bonds.....	7	3,000 00	Var.	3,490 00	
Brooklyn city bonds.....	6	34,000 00	Var.	45,500 00	
Brooklyn city bonds.....	4	200,000 00	Var.	218,750 00	
New York city bonds.....	3½	100,000 00	102	102,000 00	
New York city bonds.....	3	75,000 00	100	75,000 00	
New York county bonds.....	6	1,200 00	Var.	1,232 00	
Dunkirk village bonds.....	7	10,000 00	126	12,600 00	
College Point village bonds...	7	30,000 00	130	39,000 00	
New Utrecht village bonds.....	6	11,046 00	102	11,266 92	
New Utrecht village bonds.	7	1,000 00	102	1,020 00	
Suspension Bridge village bonds.	6	2,500 00	100	2,500 00	
Suspension Bridge village bonds.	5	12,000 00	115	13,800 00	
					808,645 17
Cash on hand and in banks.....					34,872 01
Interest accrued.					13,529 89
Banking house and lot	Cost.	91,500 00		Valued at.....	90,000 00
Other real estate	Cost.				11,113 03
Rents accrued.....					1,856 73
					\$1,383,246 83
LIABILITIES.					
Amount due depositors.....		\$1,273,207 72			
Interest accrued.....		21,105 18			
					1,294,312 90
Surplus					\$88,933 93

REPORT ON SAVINGS BANKS.

345

Germania Savings Bank, Kings County, Brooklyn — Continued.

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages.....	5	\$360,200 00	\$18,010 00	
Bonds and mortgages.....	6	63,030 00	3,781 80	
United States and city bonds.....	4	335,000 00	13,400 00	
City bonds.....	3	75,000 00	2,250 00	
City bonds.....	3½	100,000 00	3,500 00	
Village bonds.....	5	12,000 00	600 00	
State, city, county and village bonds .	6	146,746 00	8,804 76	
City and village bonds.....	7	58,000 00	4,060 00	
Cash in bank.....	2	21,789 00	435 78	
Rents				\$54,842 34
				6,430 00
				\$61,272 34
CHARGES.				
Interest to depositors.....		\$43,416 38		
Salaries		4,000 00		
Taxes, repairs and insurance.....		729 77		
Other expenses		573 61		
				48,719 76
Excess of income.....				\$12,552 58

Home Savings Bank, Albany.

[Examined March 8, 1886.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6				\$288,084 00
United States bonds.....	3	\$40,000 00	100¾	\$40,300 00	
Albany city bonds	6	2,000 00	Var.	2,450 00	
Albany city bonds.....	7	10,000 00	138	13,800 00	
New York city bonds.....	7	10,000 00	144	14,400 00	
Brooklyn city bonds.....	6	23,000 00	Var.	32,260 00	
Brooklyn city bonds.....	3½	25,000 00	102	25,500 00	
Ulster county bonds.....	5	9,000 00	110	9,900 00	
Orleans county certificates of indebtedness	5	5,000 00	103	5,150 00	
Greenbush village bonds	7	17,700 00	Var.	19,440 00	
Whitehall village bonds.....	4	15,000 00	103	15,450 00	
Canastota village bonds.....	4	10,000 00	104	10,400 00	
New Berlin village bonds.....	4	5,000 00	100	5,000 00	
Franklinville town bonds	6	7,000 00	Var.	7,320 00	
Middleburgh school bonds	5	9,000 00	100	9,000 00	
Cash on hand and deposited					210,370 00
Real estate	Cost.	27,026 98		Estimated....	48,331 76
Call loans					13,320 60
Furniture and fixtures.....					5,000 00
Rents accrued					1,000 00
Interest accrued					373 00
					6,536 88
					\$573,016 19
LIABILITIES.					
Due depositors				\$532,791 51	
Interest accrued on deposits.....				2,945 00	
Rent and salary accrued.....				387 50	
					536,124 01
Surplus					\$36,892 18

Home Savings Bank, Albany — Continued.

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages	5	\$227,650 00	\$11,382 50	
Bonds and mortgages	6	60,484 00	3,626 04	
United States bonds	3	40,000 00	1,200 00	
City bonds.....	3½	25,000 00	875 00	
Village bonds	4	30,000 00	1,200 00	
County and school district bonds.....	5	23,000 00	1,150 00	
City and town bonds.....	6	32,000 00	1,920 00	
City and village bonds.....	7	37,700 00	2,639 00	
Call loans.....	6	5,000 00	300 00	
Cash on deposit in bank	2	14,261 00	285 22	
Cash on deposit in bank and trust co..	3	33,248 30	997 45	
Rents.....				\$25,575 21
				1,217 36
				\$26,792 57
CHARGES.				
Interest to depositors		\$15,823 91		
Salaries		2,500 00		
Rent		1,100 00		
Other expenses		559 00		
				19,982 91
Excess of income.....				\$6,809 66

Hudson City Savings Institution.

[Examined October 5, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	6				\$240,975 00
United States bonds	3	\$150,000 00	103¾	\$155,062 50	
United States bonds	4	100,000 00	122¾	122,375 00	
United States bonds	4½	45,000 00	112½	50,681 25	
Ohio State bonds.....	6	1,600 00	104	1,664 00	
Texas State bonds.....	7	50,000 00	115	57,500 00	
Missouri State bonds	6	68,000 00	106	72,080 00	
New York county bonds	7	45,000 00	107	48,150 00	
Rensselaer county bonds.....	4	5,000 00	103	5,150 00	
Ulster county bonds.....	7	4,000 00	105	4,200 00	
Richmond county bonds	7	30,000 00	100	30,000 00	
Columbia county bonds.....	4	20,500 00	102	20,910 00	
Columbia county bonds.....	5	44,800 00	105	47,040 00	
Columbia county bonds.....	6	10,000 00	103	10,300 00	
Greene county bonds.....	7	8,000 00	103	8,240 00	
Hudson city bonds	7	13,250 00	Var.	15,155 00	
Hudson city bonds	4	14,049 00	Var.	14,624 00	
Poughkeepsie city bonds.....	7	55,000 00	Var.	73,150 00	
Oswego city bonds	7	8,500 00	111	9,435 00	
Brooklyn city bonds	6	13,000 00	Var.	16,450 00	
Brooklyn city bonds	7	65,000 00	126	81,900 00	
Long Island city bonds.....	5	2,000 00	100	2,000 00	
Long Island city bonds.....	7	35,000 00	100	35,000 00	
Rochester city bonds.....	7	15,000 00	126	18,900 00	
New York city bonds	7	18,500 00	119	22,015 00	
Kingston city bonds.....	7	45,400 00	122	55,388 00	
Schenectady city bonds.....	4	6,000 00	100	6,000 00	
New Lebanon town bonds.....	7	20,500 00	128	26,240 00	
Ovid town bonds	7	5,000 00	135	6,750 00	
Roxbury town bonds.....	7	3,000 00	116	3,480 00	
Middletown town bonds.....	7	7,000 00	113	7,910 00	
Flushing town bonds.....	5	10,000 00	105	10,500 00	
Flushing town bonds.....	7	42,500 00	118	50,150 00	
Olive town bonds	7	2,500 00	111	2,775 00	

Hudson City Savings Institution — Continued

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Delhi town bonds	7	\$500 00	122	\$610 00	
Chatham town bonds	7	3,000 00	118	3,540 00	
Covington town bonds	4½	40,000 00	104	41,600 00	
Eagle town bonds	4½	25,000 00	104	26,000 00	
Gainesville town bonds	4½	40,000 00	105	42,000 00	
Gallatin town bonds	4½	4,000 00	105	4,200 00	
Gallatin town bonds	7	2,000 00	122	2,440 00	
Greenwood town bonds	5	16,000 00	103	16,480 00	
Newtown town bonds	7	1,000 00	102	1,020 00	
Sherburne village bonds	4	33,000 00	100	33,000 00	
Saratoga Springs bonds	7	7,000 00	111	7,770 00	
Potsdam village bonds	7	6,000 00	115	6,900 00	
Gowanda village bonds	6	4,000 00	103	4,120 00	
Jersey City bonds	7	20,000 00	110	22,000 00	
Masonic loan	7	15,000 00	102	15,300 00	
North Carolina State bonds	4	3,300 00	88	2,904 00	
Hudson city notes	4½	1,750 00	100	1,750 00	
Clifton Springs village bonds	6	4,000 00	103	4,120 00	
					\$1,326,928 75
Call loans					45,550 00
Real estate, banking house and lot	Cost.	15,669 41		Valued at....	10,000 00
Other real estate		14,500 00		Valued at....	14,500 00
Bills receivable					25,800 00
Cash on hand and deposited					198,660 10
Rents accrued					464 00
Interest accrued on mortgages		6,680 17			
Less amount over one year in arrears		1,447 03			
				\$5,233 14	
Interest accrued on stocks, call loans and deposits				17,352 13	
					22,585 27
					\$1,885,463 12
LIABILITIES.					
Due depositors				\$1,642,086 25	
Interest accrued				15,864 35	
					1,657,950 60
Surplus					\$227,512 52

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages		\$240,975 00		
Less amount over one year in arrears		19,300 00		
United States bonds	6	\$221,675 00	\$13,300 50	
United States bonds	3	150,000 00	4,500 00	
United States bonds	4	100,000 00	4,000 00	
United States bonds	4½	45,000 00	2,025 00	
State, county, city and village bonds	4	81,849 00	3,273 96	
Town bonds and city notes	4½	110,750 00	4,983 75	
County, city and town bonds	5	72,800 00	3,640 00	
State, county, city and village bonds	6	100,600 00	6,036 00	
State, county, city, town and village bonds	7	527,650 00	36,935 50	
Call loans	4	5,500 00	220 00	
Call loans	5	38,600 00	1,930 00	
Call loans	6	1,450 00	87 00	
Deposits in banks	2	117,969 81	2,359 39	
Deposits in trust company	2½	1,475 44	36 91	
Deposits in trust company	3	48,131 30	1,413 91	

Hudson City Savings Institution — Continued.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Deposits in bank.....	4	\$10,000 00	\$400 00	\$85,171 95 1,670 00
Rent	
CHARGES.				\$86,841 95
Interest to depositors	\$60,757 19	69,553 65
Salaries	6,392 00	
Taxes, repairs and insurance	1,121 22	
Other expenses	1,283 24	
Excess of income	\$17,288 30

Jefferson County Savings Bank, Watertown.

[Examined May 6, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5,6&7	\$408,104 39
United States bonds.....	3	\$73,000 00	102¾	\$75,007 50	613,610 61 1,250 00 2,400 00 59,496 56 300 00 15,000 00 1,200 00
United States bonds.....	4	40,000 00	122	48,800 00	
United States bonds.....	4½	10,000 00	111½	11,150 00	
Le Roy town bonds	4½	55,500 00	102	56,610 00	
Madrid town bonds....	4½	1,502 34	104	1,562 43	
Watertown town bonds.....	4	112,000 00	103	115,360 00	
Warsaw town bonds.....	4	50,000 00	100	50,000 00	
Diana town bonds.....	4	5,000 00	100	5,000 00	
Hounsfield town bonds.....	4	2,000 00	100	2,000 00	
Watertown city bonds	4	60,000 00	103	61,800 00	
Watertown city bonds	5	20,000 00	112	22,400 00	
Oswegatchie town bonds.....	5	20,000 00	108	21,600 00	
Wilson town bonds.....	5	14,000 00	103	14,420 00	
Newfane town bonds.....	5	500 00	108	540 00	
Somerset town bonds.....	5	15,500 00	110	17,050 00	
Yates town bonds.....	5	8,500 00	103	8,755 00	
Franklin county bonds.....	5	8,500 00	102	8,670 00	
Watertown city notes.....	5	20,000 00	100	20,000 00	
Cape Vincent village bonds . . .	6	880 00	103	906 40	
De Kalb village bonds.....	6	1,702 24	102	1,736 28	
Watertown city bonds.....	7	20,000 00	126	25,200 00	
Wilna town bonds.....	7	2,000 00	111	2,220 00	
Champion town bonds.....	7	2,100 00	120	2,520 00	
Clayton town bonds.....	7	13,600 00	120	16,320 00	
Diana town bonds.	7	3,250 00	104	3,380 00	
Richland town bonds.....	7	100 00	113	113 00	
Philadelphia town bonds.....	7	5,000 00	120	6,000 00	
Morristown town bonds.....	7	3,800 00	120	4,560 00	
Alexandria town bonds.....	7	5,700 00	120	6,840 00	
Theresa town bonds.....	7	600 00	120	720 00	
West Monroe town bonds.....	7	1,000 00	104	1,040 00	
Hastings town bonds.....	7	500 00	104	520 00	
Sacketts Harbor village bonds...	7	500 00	102	510 00	
Carthage village bonds.....	7	250 00	120	300 00	
School dist. bond carried as cash.	1,250 00
Call loans.....	2,400 00
Cash on hand and in banks.....	59,496 56
Certificates of deposit.....	300 00
Banking house and lot.....	Cost.	15,000 00	Valued at ...	15,000 00
Safe.....	Cost.	1,800 00	Valued at....	1,200 00

Jefferson County Savings Bank, Watertown — Continued.

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Land contracts.....					\$1,650 00
Interest accrued on mortgages...		\$10,590 47			
Less amount over one year in arrears.....		2,656 70		\$7,933 77	
Interest accrued on stocks, loans and deposits.....				7,002 93	14,936 70
Rents accrued.....					269 00
LIABILITIES.					\$1,118,217 26
Amount due depositors.....		\$1,031,347 53			
Interest accrued.....		12,533 72			1,043,881 25
Surplus.....					\$74,336 01

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages.....		\$147,953 45		
Less amount in arrears of interest....		26,835 95		
	5	\$121,117 50	\$6,055 87	
Bonds and mortgages.....		\$256,077 84		
Less amount in arrears of interest....		12,202 50		
	6	\$243,875 34	14,632 51	
Bonds and mortgages.....		\$4,073 10		
Less amount in arrears of interest....		100 00		
	7	\$3,973 10	278 11	
United States bonds.....	3	73,000 00	2,190 00	
United States city and town bonds....	4	269,000 00	10,760 00	
United States and town bonds.....	4½	67,002 34	3,015 10	
Town bonds, city notes and call loans.	5	107,400 00	5,370 00	
Village bonds and call loans.....	6	4,582 24	274 93	
Town bonds.....	7	58,400 00	4,088 00	
Cash in banks.....	3	55,220 00	1,656 60	
Rent.....				\$18,321 12
				575 00
CHARGES.				
Interest to depositors.....		\$36,097 14		\$48,896 12
Salaries.....		2,700 00		
Taxes, repairs and insurance.....		221 12		
Other expenses.....		736 01		39,754 27
Excess of income.....				\$9,141 85

Kings County Savings Institution, Brooklyn.

[Examined July 3, 1885.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	5 & 6	.....	.....	.....	\$1,188,850 00
United States bonds.....	4	\$100,000 00	122 ⁵ / ₈	\$122,625 00	
United States bonds.....	4 ¹ / ₂	300,000 00	113 ⁵ / ₈	337,875 00	
New York city bonds.....	5	64,600 00	Var.	70,846 00	
New York city bonds.....	6	178,700 00	106	189,422 00	
New York city bonds.....	7	842,600 00	Var.	946,552 00	
New York county bonds.....	7	187,300 00	Var.	199,606 00	
New York county bonds.....	6	94,600 00	Var.	102,237 00	
New York city bonds.....	2 ¹ / ₂	150,000 00	100	150,000 00	
Brooklyn city bonds.....	7	66,000 00	Var.	74,450 00	
Brooklyn city bonds.....	6	38,000 00	Var.	41,560 00	
Brooklyn city bonds.....	3 ¹ / ₂	180,000 00	101	181,800 00	
Buffalo city bonds.....	7	69,000 00	Var.	93,650 00	
Buffalo city bonds.....	4	300,000 00	Var.	301,500 00	
Kings county bonds.....	7	35,000 00	Var.	36,680 00	
Kings county bonds.....	6	1,000 00	128	1,280 00	
Newtown town bonds.....	6	32,500 00	105	34,125 00	
Kansas State bonds.....	6	4,000 00	105	4,200 00	
Connecticut State bonds.....	5	6,000 00	104	6,240 00	
Call loans .....		.....			2,894,648 00
Cash on hand and in banks.....		.....			3,000 00
Interest accrued.....		.....			185,698 03
Banking house and lot.....	Cost.	142,637 00		Valued at ...	30,938 06
Rents accrued.....		.....			100,000 00
					9 44
					\$4,403,143 53
LIABILITIES.					
Amount due depositors.....		\$4,148,946 88			
Interest accrued.....		820 56			
					4,149,767 44
Surplus.....		.....			\$253,376 09

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount. at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages.....	5	\$1,010,750 00	\$50,537 50	
Bonds and mortgages.....	6	178,100 00	10,686 00	
United States and city bonds	4	400,000 00	16,000 00	
United States and city bonds	4 ¹ / ₂	300,000 00	13,500 00	
City bonds	2 ¹ / ₂	150,000 00	3,750 00	
City bonds.....	3 ¹ / ₂	180,000 00	6,300 00	
State and city bonds.....	5	70,600 00	3,530 00	
State, city and county bonds.....	6	348,800 00	20,928 00	
City and county bonds.....	7	1,199,900 00	83,993 00	
Call loans.....	5	3,000 00	150 00	
Cash in banks	2	100,000 00	2,000 00	
Rent .....		.....		\$211,374 50
				1,700 00
				\$213,074 50
CHARGES.				
Interest to depositors.....		\$147,702 51		
Salaries.....		8,032 00		
Taxes, repairs and insurance		1,950 00		
Other expenses		875 26		
				158,559 77
Excess of income.....		.....		\$54,514 73

Kingston Savings Bank.

[Examined October 16, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6	.....	.....	.....	\$207,343 00
United States bonds	4	\$57,100 00	123½	\$70,518 50	
United States bonds.....	4½	20,000 00	112¾	22,550 00	
Ulster county bonds.. ..	7	500 00	103	515 00	
Kingston town bonds....	7	5,800 00	Var.	6,345 00	
New Paltz town bonds	7	3,000 00	108	3,240 00	
Andes town bonds....	7	1,000 00	100	1,000 00	
Mamakating town bonds.....	7	3,000 00	108	3,240 00	
Rosendale town bonds.....	7	1,000 00	110	1,100 00	
Fallsburgh town bonds.....	7	1,000 00	108	1,080 00	
Wawarsing town bonds	7	3,000 00	108	3,240 00	
Shandaken town bonds.....	7	400 00	100	400 00	
Gardiner town bonds.....	7	500 00	102	510 00	
Middletown town bonds.....	7	1,500 00	109	1,635 00	
Shawangunk town bonds.....	4½	10,000 00	100	10,000 00	
Call loan					125,373 50
Cash on hand and deposited....					2,500 00
Real estate	Cost.	2,435 97		Valued at.....	41,725 84
Furniture and fixtures					2,400 00
Interest accrued on mortgages....		3,625 86			800 00
Less am't over one year in arrears		133 50			
				\$3,492 36	
Interest accrued on stocks, call loans and deposits.....				645 06	
Rents accrued.....					4,137 42
					186 00
					\$384,465 76
LIABILITIES.					
Due depositors.				\$358,144 07	
Interest accrued.....				3,656 05	
Salary and rent accrued				58 00	
					361,858 12
Surplus.. ..					\$22,607 64

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages.....	5	\$64,200 00	\$3,210 00	
Bonds and mortgages.....		\$143,143 00		
Less am't in arrears of interest		1,800 00		
	6	\$141,343 00	8,480 58	
United States bonds	4	57,100 00	2,284 00	
United States bonds.....	4½	20,000 00	900 00	
Town bonds.....	4½	10,000 00	450 00	
County and town bonds.	7	20,700 00	1,449 00	
Call loans.....	4	2,500 00	100 00	
Cash deposited in banks	2	18,841 60	376 83	
Cash deposited in banks	5	20,000 00	1,000 00	
Rents				\$18,250 41
				336 00
				\$18,586 41
CHARGES.				
Interest to depositors			\$12,535 04	
Salaries			1,000 00	
Rent			375 00	
Taxes, repairs and insurance			80 00	
Other expenses			260 00	
				14,250 04
Excess of income				\$4,336 37

Long Island City Savings Bank.

[Examined April 24, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Total.
			Rate.	Amount.	
Bonds and mortgages.....	6 & 7	.....	.....	.....	\$54,830 00
Long Island city bonds.....	7	\$14,000 00	100	\$14,000 00	
Long Island city bonds.....	6	21,500 00	100	21,500 00	
Newtown town bonds	7	5,000 00	111	5,550 00	
					41,050 00
Call loans .....	.....	.....	.....	.....	5,415 00
Cash on hand and deposited.....	.....	.....	.....	.....	12,598 45
Furniture, fixtures and safe.....	.....	.....	.....	.....	800 00
Accrued interest on mortgages, stocks and call loans .....	.....	.....	.....	.....	1,713 21
					\$116,406 66
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$109,960 78	
Accrued interest .....	.....	.....	.....	966 37	
Accrued expenses.....	.....	.....	.....	100 00	
					111,027 15
Surplus.....	.....	.....	.....	.....	\$5,379 51

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages.....	7	\$4,380 00	\$306 60	
Bonds and mortgages.....	6	50,450 00	3,027 00	
City bonds.....	7	14,000 00	980 00	
Town bonds	7	5,000 00	350 00	
City bonds.....	6	21,500 00	1,290 00	
Call loans	6	5,415 00	324 90	
Cash deposited in bank	2	5,888 00	117 76	
				\$6,396 26
CHARGES.				
Interest to depositors .....	.....	\$3,078 88		
Salaries.....	.....	900 00		
Rent .....	.....	312 00		
Other expenses. ....	.....	209 91		
				4,500 79
Excess of income.....	.....	.....	.....	\$1,895 47

Mechanics and Farmers' Savings Bank, Albany.

[Examined March 12, 1886.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 to 7	.....	.....	.....	\$274,600 00
United States bonds.....	3	\$50,000 00	100 ³ / ₄	\$50,375 00	
United States bonds.....	4	67,000 00	126 ¹ / ₂	84,755 00	
United States bonds.....	4 ¹ / ₂	50,000 00	112 ⁵ / ₈	56,312 50	
Albany county bonds	6	70,000 00	Var.	72,200 00	
Albany county bonds	4	9,000 00	105	9,450 00	
Albany city bonds.....	4	69,000 00	Var.	80,030 00	
Albany city bonds.....	6	151,000 00	Var.	193,510 00	
Albany city bonds	7	208,000 00	Var.	310,140 00	
Auburn city bonds ...	5	63,000 00	Var.	69,330 00	
Buffalo city bonds.....	4	25,000 00	109	27,250 00	

Mechanics and Farmers' Savings Bank, Albany — Continued.

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Troy city bonds	6	\$5,000 00	Var.	\$5,750 00	
New York city bonds	6	20,000 00	136	27,200 00	
New York city bonds	4	13,100 00	Var.	18,844 00	
Rensselaer county bonds	4	5,000 00	104	5,200 00	
					\$1,010,346 50
Cash on hand and in bank and trust companies					335,535 76
Interest accrued					14,826 89
Real estate	Cost.	7,606 86		Valued at	8,500 00
Rents accrued					199 00
					\$1,644,008 15
LIABILITIES.					
Amount due depositors		\$1,303,295 84			
Interest accrued		19,117 88			
					1,322,413 72
Surplus					\$321,594 43

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages	5	\$171,000 00	\$8,550 00	
Bonds and mortgages	5½	7,000 00	385 00	
Bonds and mortgages	6	86,600 00	5,196 00	
Bonds and mortgages	7	10,000 00	700 00	
United States bonds	3	50,000 00	1,500 00	
United States, city and county bonds	4	175,000 00	7,000 00	
United States bonds	4½	50,000 00	2,250 00	
City bonds	5	63,000 00	3,150 00	
City and county bonds	6	246,000 00	14,760 00	
City bonds	7	221,100 00	15,477 00	
Cash on deposit with trust company ..	1½	25,000 00	375 00	
Cash on deposit with trust company ..	2	120,000 00	2,400 00	
Cash on deposit with trust company ..	2½	114,547 00	2,863 67	
				\$64,606 67
Rents				796 00
				\$65,402 67
CHARGES.				
Interest to depositors		\$42,748 10		
Salaries		2,000 00		
Rent		2,000 00		
Taxes, repairs and insurance		349 53		
Other expenses		180 22		
				47,277 85
Excess of income				\$18,124 82

Mechanics' Savings Bank, Cohoes.

[Examined April 4, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals
			Rate.	Amount.	
Bonds and mortgages	5 & 6	.....	.....	.....	\$175,620 50
United States bonds.....	4	\$60,000 00	121 $\frac{3}{8}$	\$72,825 00	
Cohoes city bonds.....	4	32,500 00	105	34,125 00	
Lansingburgh town bonds	4	20,000 00	105	21,000 00	
					127,950 00
Cash on hand .....	.....	.....	.....	\$23,277 67	
Cash deposited in bank .....	.....	.....	.....	25,000 00	
					48,277 67
Accrued interest on mortgages....	.....	.....	.....	.....	2,477 46
Accrued interest on deposits .....	.....	.....	.....	.....	193 75
					\$354,519 38
LIABILITIES.					
Amount due depositors.....	.....	.....	.....	\$331,895 47	
Interest accrued.....	.....	.....	.....	2,906 56	
					334,802 03
Surplus .....	.....	.....	.....	.....	\$19,717 35

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages.....	5	\$21,900 00	\$1,095 00	
Bonds and mortgages.....	5 $\frac{1}{2}$	10,000 00	550 00	
Bonds and mortgages.....	6	143,720 50	8,623 23	
United States bonds	4	60,000 00	2,400 00	
City and town bonds.....	4	52,500 00	2,100 00	
Deposit in bank.....	3	25,000 00	750 00	
				\$15,518 23
CHARGES.				
Interest to depositors .....	.....	.....	\$11,251 25	
Salaries .....	.....	.....	1,700 00	
Rent, fuel and lights.....	.....	.....	300 00	
				13,251 25
Excess of income.....	.....	.....	.....	\$2,266 98

Mechanics' Savings Bank, Fishkill-on-the-Hudson.

[Examined October 1, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5	.....	.....	.....	\$438,480 50
United States bonds.....	4	\$70,000 00	122 $\frac{5}{8}$	\$85,837 50	
United States bonds.....	4	20,000 00	123 $\frac{5}{8}$	24,725 00	
Georgia State bonds.....	7	5,000 00	103	5,150 00	
New York county bonds.....	7	10,000 00	107	10,700 00	
New York city bonds.....	7	5,500 00	123	6,765 00	
New York city bonds.....	6	10,000 00	135	13,500 00	
Poughkeepsie city bonds.....	7	43,000 00	Var.	58,250 00	
Poughkeepsie city bonds....	5	9,000 00	111	9,990 00	
Poughkeepsie city bonds.....	4	41,000 00	100	41,000 00	
Newburgh city bonds	1 $\frac{1}{2}$	7,500 00	102	7,650 00	

Mechanics' Savings Bank, Fishkill-on-the-Hudson — Continued.

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Buffalo city bonds.....	7	\$1,000 00	139	\$1,390 00	
Oswego city bonds.....	7	17,500 00	114	19,950 00	
Dutchess county bonds.....	7	1,000 00	112	1,120 00	
Monroe county bonds.....	7	10,000 00	116	11,600 00	
College Point village bonds.....	7	10,000 00	Var.	13,340 00	
North Tarrytown village bonds...	5	9,000 00	104	9,360 00	
Deer Park town bonds.....	5	1,000 00	132	1,320 00	
South East town bonds.....	5	2,000 00	100	2,000 00	
Newtown town bonds.....	5	5,000 00	110	5,500 00	
Stony Point town bonds.....	5	9,000 00	103	9,270 00	
					\$338,417 50
Call loans.....					135 05
Cash on hand and in banks and trust companies.....					53,087 15
Interest accrued on mortgages...		11,757 73			
Less am't in arrears over one year		1,479 12			
					10,278 61
Interest accrued on stocks and deposits.....					3,622 90
Land contracts.....					9,247 02
Interest accrued on land contracts					106 17
Rents accrued.....					213 73
Banking house and lot.....	Cost.	\$21,402 50		Valued at.....	20,000 00
Other real estate.....	Cost.	13,111 19		Valued at....	10,700 00
					\$884,288 63
LIABILITIES.					
Amount due depositors.....		\$770,942 67			
Interest accrued.....		12,013 85			
					782,956 52
Surplus.....					\$101,332 11

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages.....		\$438,480 50		
Less amount in arrears of interest.....		19,055 00		
United States and city bonds ..	5	\$419,425 50	\$20,971 27	
City, town and village bonds.....	4	131,000 00	5,240 00	
City bonds.....	5	34,000 00	1,700 00	
City bonds.....	6	10,000 00	600 00	
State, city, town and village bonds ...	7	104,000 00	7,280 00	
City bonds.....	4½	7,500 00	337 50	
Cash on deposit in banks and trust companies.....	3	18,071 16	542 13	
Cash on deposit in banks.....	2	34,161 40	683 23	
Land contracts.....	5	9,247 02	462 35	
				\$37,816 48
Rents.....				688 00
				\$38,504 48
CHARGES.				
Interest to depositors.....		\$28,332 25		
Salaries.....		2,104 00		
Taxes, repairs and insurance.....		222 12		
Other expenses.....		397 34		
				31,055 71
Excess of income.....				\$7,448 77

Mechanics' Savings Bank of Rochester.

[Examined August 5, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	5 & 6	.....	.....	.....	\$861,305 00
United States bonds.....	4	\$250,000 00	122½	\$306,562 50	
Buffalo city bonds.....	7	2,000 00	142	2,840 00	
Rochester city bonds.....	7	76,000 00	Var.	96,970 00	
Monroe county bonds	6	16,000 00	Var.	16,910 00	
Rochester city notes.....	6	56,988 50	100	56,988 50	
					480,271 00
Call loans	6	.....	.....	.....	6,190 00
Cash on hand and in bank .....		.....	.....	.....	119,011 00
Banking house and lot	Cost.	47,264 14	.....	Valued at ...	50,000 00
Other real estate.	Cost.	53,040 50	.....	Valued at...	65,172 86
Interest accrued on mortgages...	.....	.....	.....	\$12,730 54	
Less amount over one year in arrears.....	.	.....	.....	459 43	
					12,271 11
Interest accrued on stocks, loans and deposits.....	.....	.....	.....	.....	3,522 62
Interest accrued on land contracts .....	.....	.....	.....	.....	12 67
Rents accrued.....	.....	.....	.....	.....	277 08
					\$1,598,033 34
LIABILITIES.					
Amount due depositors .....	.....	\$1,417,425 49			
Interest accrued.....	.....	9,247 90			
					1,426,673 39
Surplus.....	.....	.....	.....	.....	\$171,359 95

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages. ....	.....	\$408,705 00		
Less amount in arrears of interest....	.....	2,900 00		
Bonds and mortgages	6	\$405,805 00	\$24,348 30	
United States bonds	5	452,600 00	22,630 00	
County bonds, city notes and call loans.. ..	4	250,000 00	10,000 00	
City bonds	6	79,178 50	4,750 71	
Cash on deposit in bank.....	7	78,000 00	5,460 00	
Cash on deposit in bank.....	1½	57,831 10	867 46	
	4	40,000 00	1,600 00	
Rent .....	.....	.....	.....	\$69,656 47
				2,910 00
				\$73,566 47
CHARGES.				
Interest to depositors.....	.....	\$52,019 50		
Salaries. ....	.....	7,150 00		
Taxes, repairs and insurance.....	.....	1,600 00		
Other expenses . ....	.....	900 00		
				61,669 50
Excess of income.....	.....	.....	.....	\$11,896 97

Monroe County Savings Bank, Rochester.

[Examined August 7, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6				\$3,299,471 00
United States bonds.....	4	\$1,380,000 00	122½	\$1,690,500 00	
United States bonds.....	4½	245,000 00	112⅞	276,543 75	
New York city bonds.....	6	100,000 00	132	132,000 00	
Brooklyn city bonds.....	7	222,000 00	Var.	333,000 00	
Rochester city bonds.....	7	279,000 00	Var.	392,180 00	
Call loans.....					2,824,223 75
Cash on hand.....					8,000 00
Cash in banks and trust companies.....					76,594 27
Banking house and lot.....	Cost.				537,070 20
Interest accrued on mortgages...		27,953 55			90,000 00
Less amount over one year in arrears.....		6,569 30			
Interest on stocks, loans and deposits.....				\$21,384 25	
Rents accrued.....				6,806 59	
					28,190 84
					109 00
					\$6,863,659 06
LIABILITIES.					
Due depositors.....		\$5,744,420 87			
Interest accrued.....		39,598 20			
					5,784,019 07
Surplus.....					\$1,079,639 99

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages.....	5	\$2,305,643 00		
Less amount over one year in arrears.....		52,000 00		
	5	\$2,253,643 00	\$112,682 15	
Bonds and mortgages.....	6	\$993,828 00		
Less amount over one year in arrears.....		38,550 00		
	6	\$955,278 00	57,316 68	
United States bonds.....	4	1,380,000 00	55,200 00	
United States bonds.....	4½	245,000 00	11,025 00	
City bonds.....	6	100,000 00	6,000 00	
City bonds.....	7	501,000 00	35,070 00	
Call loans.....	6	8,000 00	480 00	
Deposits in bank.....	1½	122,204 58	1,833 06	
Deposits in trust companies.....	2½	198,911 42	4,972 77	
Deposits in banks.....	4	125,000 00	5,000 00	
Deposits in trust company.....	3	90,954 20	2,728 62	
				\$202,308 28
Rents.....				1,930 00
				\$204,238 28
CHARGES.				
Interest to depositors.....		\$215,990 22		
Salaries.....		17,400 00		
Taxes, repairs and insurance.....		3,562 42		
Other expenses.....		3,469 23		
				240,421 87
Excess of income.....				\$53,816 41

National Savings Bank, Albany.

[Examined March 5, 1886.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6				\$406,150 00
United States bonds.....	3	\$300,000 00	100 ⁵ / ₈	\$301,875 00	
United States bonds.....	4	600,000 00	126 ¹ / ₂	759,000 00	
United States bonds.....	4 ¹ / ₂	300,000 00	112 ⁷ / ₈	338,625 00	
New York State bonds.....	6	102,350 00	Var.	115,332 50	
Missouri State bonds.....	6	18,000 00	Var.	19,035 00	
Ohio State bonds.....	6	25,000 00	103	25,750 00	
Michigan State bonds.....	7	8,000 00	112	8,960 00	
Massachusetts State bonds.....	5	40,000 00	Var.	45,780 00	
Connecticut State bonds.....	5	4,000 00	121 ¹ / ₂	4,860 00	
New Hampshire State bonds.....	6	5,000 00	Var.	6,010 00	
Albany county bonds.....	5	15,000 00	113 ¹ / ₂	17,025 00	
Albany county bonds.....	4	72,000 00	Var.	73,890 00	
Kings county bonds.....	4	10,000 00	103	10,300 00	
Kings county bonds.....	6	10,000 00	107	10,700 00	
Rensselaer county bonds.....	6	20,000 00	102	20,400 00	
Ulster county bonds.....	7	3,000 00	103 ¹ / ₄	3,097 50	
Ulster county bonds.....	5	3,000 00	Var.	3,142 50	
Dutchess county bonds.....	7	40,000 00	Var.	44,525 00	
Erie county bonds.....	7	37,000 00	Var.	48,900 00	
Monroe county bonds.....	6	15,000 00	104 ¹ / ₂	15,675 00	
Clinton county bonds.....	5	9,000 00	102 ¹ / ₂	9,225 00	
Albany city bonds.....	6	31,000 00	Var.	39,507 50	
Albany city bonds.....	7	151,000 00	Var.	183,739 00	
Albany city bonds.....	4	139,000 00	Var.	159,455 00	
New York city bonds.....	4	25,000 00	120	30,000 00	
New York city bonds.....	5	28,200 00	Var.	36,334 00	
New York city bonds.....	6	217,800 00	Var.	239,587 00	
New York city bonds.....	7	287,800 00	Var.	320,882 00	
Cohoes city bonds.....	7	23,000 00	Var.	31,070 00	
Oswego city bonds.....	7	56,900 00	115	65,435 00	
Brooklyn city bonds.....	5	7,000 00	122	8,540 00	
Brooklyn city bonds.....	6	110,000 00	Var.	134,500 00	
Brooklyn city bonds.....	7	14,000 00	Var.	19,720 00	
Poughkeepsie city bonds.....	5	1,000 00	117	1,170 00	
Poughkeepsie city bonds.....	7	54,500 00	Var.	67,235 00	
Syracuse city bonds.....	7	30,000 00	135	40,500 00	
Binghamton city bonds.....	7	15,000 00	106	15,900 00	
Buffalo city bonds.....	7	85,000 00	Var.	103,020 00	
Hudson city bonds.....	7	36,500 00	Var.	43,550 00	
Troy city bonds.....	5	10,000 00	113	11,300 00	
Troy city bonds.....	6	5,000 00	Var.	5,650 00	
Troy city bonds.....	7	5,000 00	113	5,650 00	
Yonkers city bonds.....	7	10,000 00	150	15,000 00	
Kingston city bonds.....	6	22,000 00	Var.	27,130 00	
Kingston city bonds.....	7	3,000 00	124	3,720 00	
Auburn city bonds.....	6	15,500 00	Var.	17,115 00	
Auburn city bonds.....	5	5,500 00	Var.	5,990 00	
Watertown city bonds.....	7	30,000 00	109	32,700 00	
Watertown city bonds.....	4	10,000 00	Var.	10,400 00	
Long Island City bonds.....	7	4,000 00	Var.	4,680 00	
Elmira city bonds.....	5	5,000 00	110	5,500 00	
Rochester city bonds.....	7	5,000 00	123	6,150 00	
Ithaca town bonds.....	5	3,000 00	105 ¹ / ₂	3,165 00	
East Chester town bonds.....	7	5,000 00	111	5,550 00	
Dunkirk village bonds.....	7	9,000 00	124	11,160 00	
Peekskill village bonds.....	7	5,000 00	135	6,750 00	
Amsterdam village bonds.....	5	15,000 00	Var.	17,170 00	
Irvington village bonds.....	4	5,000 00	100	5,000 00	
Fonda village bonds.....	5	10,000 00	Var.	10,680 00	
Oneonta village bonds.....	5	1,500 00	106	1,590 00	
Catskill village bonds.....	4	5,000 00	100	5,000 00	
Plattsburgh village bonds.....	7	2,000 00	109	2,180 00	
Plattsburgh village bonds.....	4 ¹ / ₂	500 00	105	525 00	
Call loans.....					3,642,007 00
Cash on hand and in banks.....					2,500 00
Real estate.....	Cost.	29,986 02		Valued at ..	122,353 69
Interest and rents accrued.....					25,000 00
					34,424 49
LIABILITIES.					\$4,232,435 18
Amount due depositors.....		\$3,466,685 39			
Interest accrued.....		19,968 10			
					3,486,653 49
Surplus.....					\$745,781 69

National Savings Bank, Albany — Continued.
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages.....	5	\$77,000 00	\$3,850 00	
Bonds and mortgages.....	6	329,150 00	19,749 00	
United States bonds	3	300,000 00	9,000 00	
United States, county, city and village bonds	4	866,000 00	34,640 00	
United States and village bonds	4½	300,500 00	13,522 50	
State, county, city, town and village bonds	5	157,200 00	7,860 00	
State, county and city bonds.....	6	596,650 00	35,799 00	
State, county, city, town and village bonds	7	919,700 00	64,379 00	
Call loans.	6	2,500 00	150 00	
Cash on deposit in banks	2	111,967 00	2,239 34	
Cash on deposit in banks.....	2½	5,138 00	128 45	
Rents				\$191,317 29
				2,036 26
				\$193,353 55
CHARGES.				
Interest to depositors		\$112,320 59		
Salaries.....		6,200 00		
Rent		2,000 00		
Taxes, repairs and insurance		1,065 70		
Other expenses		3,107 22		
				124,693 51
Excess of income				\$68,660 04

National Savings Bank of Buffalo.
[Examined October 13, 1885.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5				\$352,725 00
United States bonds.....	4	\$150,000 00	122½	\$183,937 50	
Buffalo city bonds.....	7	123,000 00	Var.	153,660 00	
Yonkers city bonds.....	5	10,000 00	118	11,800 00	
Erie county bonds.....	6	30,000 00	Var.	40,300 00	
Village of Potsdam bonds.....	7	7,000 00	115	8,050 00	
Town of Arcade bonds.....	7	11,000 00	125	13,750 00	
Call loans.....	5				411,497 50
Buffalo city warrants.....	6	8,123 99			26,000 00
Buffalo city warrants.....	7	31,284 55			
					39,408 54
Furniture, safes, etc.					2,000 00
Cash on hand.....		\$17,691 68			
Cash deposited in banks.....		164,817 30			
					182,508 98
Interest accrued					14,395 05
					\$1,028,535 07
LIABILITIES.					
Due depositors.....		\$916,559 79			
Interest accrued.....		9,400 83			
					925,960 62
Surplus.....					\$102,574 45

National Savings Bank of Buffalo — Continued.
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages.....	5	\$352,725 00	.....	\$17,636 25
United States bonds.....	4	150,000 00	.....	6,000 00
Investments earning.....	5	36,000 00	.....	1,800 00
Investments earning.....	6	38,123 99	.....	2,287 43
Investments earning.....	7	172,284 55	.....	12,059 91
Deposits earning.....	1½	4,817 30	.....	72 25
Deposits earning.....	4	160,000 00	.....	6,400 00
				\$46,255 84
CHARGES.				
Interest to depositors.....	.....	\$33,179 46		
Rent.....	.....	2,250 00		
Salaries.....	.....	6,500 00		
Other expenses.....	.....	1,150 00		
				43,079 46
Excess of income.....	.....	.....	.....	\$3,176 38

Pawling Savings Bank.
[Examined September 22, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages ..	5 & 6	.....	.....	.....	\$72,782 91
United States bonds.....	4	\$11,000 00	122½	\$13,433 75	
Dutchess county bonds ..	4	1,500 00	110	1,650 00	
New York city bonds ..	4	5,000 00	115	5,750 00	
New York city bonds ..	6	7,000 00	130	9,100 00	
Buffalo city bonds ..	4	2,000 00	122	2,440 00	
Brooklyn city bonds ..	7	16,000 00	147	23,520 00	
Yonkers city bonds ..	7	3,000 00	140	4,200 00	
Oswego city bonds ..	7	10,000 00	108	10,800 00	
District of Columbia bonds.....	3.65	6,000 00	114	6,840 00	
Kingston town bonds ..	7	10,000 00	135	13,500 00	
College Point village bonds ..	7	7,000 00	136	9,520 00	
					100,753 75
Cash on hand and deposited.....	.....	.....	.....	.....	18,907 08
Interest accrued ..	.....	.....	.....	.....	2,527 08
					\$194,970 82
LIABILITIES.					
Due depositors ..	.....	.....	.....	\$173,761 94	
Interest accrued ..	.....	.....	.....	1,434 44	
Salaries and expenses accrued...	.....	.....	.....	400 00	
					175,596 38
Surplus ..	.....	.....	.....	.....	\$19,374 44

Pawling Savings Bank — Continued.
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages	5	\$46,057 91	\$2,302 89	
Bonds and mortgages	6	26,725 00	1,603 50	
United States bonds.....	4	11,000 00	440 00	
District of Columbia bonds.....	3.65	6,000 00	219 00	
County, city and town bonds	7	54,500 00	3,815 00	
City bonds	6	7,000 00	420 00	
Cash deposited in trust company	2½	13,220 16	330 50	
Cash deposited in trust company.....	3	3,800 00	114 00	
				\$9,244 89
CHARGES.				
Interest to depositors			\$6,375 32	
Salaries.....			500 00	
Other expenses			155 00	
				7,030 32
Excess of income				\$2,214 57

People's Savings Bank, Yonkers.
[Examined September 17, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6				\$227,100 00
New York city bonds.	7	\$2,500 00	Var.	\$3,670 00	
Buffalo city bonds	3½	10,916 37	100	10,916 37	
Yonkers city bonds.....	7	6,000 00	Var.	8,020 00	
Long Island city bonds.....	7	21,000 00	100	21,000 00	
Long Island city bonds.	5	15,000 00	100	15,000 00	
Long Island city bonds....	6	10,000 00	100	10,000 00	
East Chester town bonds.....	5	2,000 00	128	2,560 00	
East Chester town bonds.....	7	4,500 00	Var.	5,320 00	
East Chester school dist. bonds...	4¼	12,500 00	100	12,500 00	
Pelham town bonds ..	7	1,000 00	Var.	1,135 00	
Mamaroneck town bonds.....	7	4,000 00	113	4,520 00	
Middletown town bonds.....	7	2,500 00	Var.	2,605 00	
Richfield Springs village bonds ..	5	7,500 00	110	8,250 00	
					105,496 37
Call loans					950 00
Cash on hand and deposited.....					83,700 27
Real estate.....					1,699 19
Safe, furniture and fixtures.....					1,000 00
Interest accrued on mortgages....		\$4,110 54			
Less amount over one year in arrears		197 54			
				\$3,913 00	
Interest accrued on stocks, call loans and deposits.....				1,950 57	
					5,863 57
Rents accrued.....					150 00
					\$425,959 40
LIABILITIES.					
Due depositors.....				\$403,909 02	
Interest accrued				3,035 62	
Expenses accrued.....				66 81	
					407,011 45
Surplus.....					\$18,947 95

People's Savings Bank, Yonkers — Continued.

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages	5	\$77,500 00	\$3,875 00	
Bonds and mortgages		\$149,600 00		
Less amount over one year in arrears.		1,050 00		
	6	\$148,550 00	8,913 00	
City bonds.....	3½	10,916 37	382 07	
City, town and village bonds	5	24,500 00	1,225 00	
City bonds.....	6	10,000 00	600 00	
City and town bonds.....	7	41,500 00	2,905 00	
School district bonds	4¼	12,500 00	521 25	
Call loans.....	6	950 00	57 00	
Cash deposited in bank	1½	43,712 44	655 68	
Cash deposited in bank	2	16,200 00	324 00	
Cash deposited in bank	2½	20,000 00	500 00	
Rent				\$19,968 00
				300 00
				\$20,268 00
CHARGES.				
Interest to depositors			\$14,379 16	
Salaries			2,072 00	
Rent			500 00	
Other expenses			485 00	
				17,436 16
Excess of income				\$2,831 84

Poughkeepsie Savings Bank.

[Examined March 31, 1885.]

ASSETS.	Rate of interest.	Amount] at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5				\$972,466 80
United States bonds	3	\$700,000 00	101	\$707,000 00	
United States bonds	4	150,000 00	121½	182,250 00	
United States bonds.....	4½	675,000 00	112½	756,843 75	
Ohio State bonds.....	6	20,000 00	104	20,800 00	
Missouri State bonds	6	50,000 00	100	50,000 00	
New York county bonds.....	7	200,000 00	Var.	208,000 00	
Dutchess county bonds	7	18,000 00	Var.	19,355 00	
Columbia county bonds.....	6	3,000 00	102	3,060 00	
Ulster county bonds.....	7	62,500 00	109	68,125 00	
Ulster county bonds	4	60,000 00	103	61,800 00	
Onondaga county bonds	5	75,000 00	111	83,250 00	
Poughkeepsie city bonds.....	4	70,500 00	Var.	74,200 00	
Poughkeepsie city bonds.....	5	1,000 00	114	1,140 00	
Poughkeepsie city bonds.....	6	5,600 00	Var.	5,733 00	
Poughkeepsie city bonds.....	7	352,500 00	Var.	458,585 00	
New York city bonds	7	439,000 00	Var.	544,720 00	
New York city bonds	6	25,000 00	130	32,500 00	
Brooklyn city bonds	7	30,000 00	Var.	32,850 00	
Brooklyn city bonds	6	91,000 00	Var.	76,676 00	
Buffalo city bonds.....	7	110,000 00	Var.	145,500 00	
Buffalo city bonds	4	51,508 25	102	52,538 41	
Rochester city bonds	7	50,000 00	146	73,000 00	
Kingston city bonds.....	7	74,400 00	Var.	83,530 00	
Oswego city bonds	7	50,000 00	107	53,500 00	
Hudson city bonds	7	20,000 00	127	25,400 00	
Yonkers city bonds	7	27,000 00	144	38,880 00	
Syracuse city bonds.....	7	25,000 00	135	33,750 00	
Wappingers Falls town bonds.....	4	13,500 00	100	13,500 00	
Walkill town bonds	7	6,000 00	107	6,420 00	
Pine Plains town bonds	7	2,000 00	100	2,000 00	
Peekskill town bonds.....	7	41,000 00	122	50,020 00	
Flushing village bonds	7	8,000 00	138	11,040 00	
					3,975,966 16

Poughkeepsie Savings Bank — Continued.

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Call loans					\$4,500 00
Land contracts					15,051 75
Cash on hand				\$18,876 84	
Deposits in banks and trust companies				93,601 61	
					112,478 45
Banking house and lot	Cost.	\$103,286 55		Estimated at..	40,000 00
Other real estate	Cost.	188,478 01		Estimated at..	150,000 00
Rents due and accrued				\$1,697 49	
Less amount considered uncollectible				160 00	
					1,537 49
Accrued interest on mortgages ..				\$20,064 05	
Less amount over one year in arrears				4,280 84	
					15,783 21
Accrued interest on call loans, contracts and deposits					914 51
					\$5,288,698 37
LIABILITIES.					
Due depositors				\$4,579,451 15	
Interest accrued				42,588 89	
					4,622,040 04
Surplus					\$666,658 33

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages		\$972,466 80		
Less amount over one year in arrears		43,182 00		
United States bonds	5	\$929,284 80	\$46,464 24	
United States bonds	3	700,000 00	21,000 00	
United States bonds	4	150,000 00	6,000 00	
United States bonds	4½	675,000 00	30,375 00	
County, city and town bonds	4	195,508 25	7,820 33	
County and city bonds	5	76,000 00	3,800 00	
State, county and city bonds	6	194,600 00	11,676 00	
County, city and town bonds	7	1,515,400 00	106,078 00	
Call loans	5	4,500 00	225 00	
Land contracts	5	15,051 75	752 58	
Deposits in trust company	2½	50,000 00	1,250 00	
Deposits in trust company	4	20,000 00	800 00	
Deposits in banks	2	18,601 61	372 02	
Rents of real estate			11,698 50	
				\$248,311 68
CHARGES.				
Interest to depositors			\$170,255 57	
Salaries			9,182 50	
Taxes, repairs and insurance			10,304 18	
Other expenses			2,399 33	
				192,241 58
Excess of income				\$56,070 10

Putnam County Savings Bank, Brewsters.

[Examined September 21, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	6	.....	.....	.....	\$102,485 00
United States bonds.....	4	\$14,000 00	122 1/8	\$17,097 50	
New York city bonds.....	5	5,000 00	133	6,650 00	
Yonkers city bonds.....	7	21,000 00	140	29,400 00	
Long Island city bonds.....	7	15,000 00	100	15,000 00	
Long Island city bonds.....	5	1,000 00	100	1,000 00	
Brooklyn city bonds.....	5	5,000 00	129	6,450 00	
Brooklyn city bonds.....	6	1,000 00	146	1,460 00	
Brooklyn city bonds.....	7	2,000 00	150	3,000 00	
Oswego city bonds.....	7	500 00	108	540 00	
Hamlin town bonds.....	7	3,000 00	118	3,540 00	
Kendall town bonds.....	7	3,000 00	116	3,480 00	
East Chester town bonds.....	7	1,000 00	118	1,180 00	
Mamaroneck town bonds.....	7	3,500 00	113	3,955 00	
Newtown town bonds.....	5	10,000 00	110	11,000 00	
Call loans.....	.....	.....	.....	.....	103,752 50
Cash on hand and in banks.....	.....	.....	.....	.....	200 00
Interest accrued on mortgages....	.....	\$2,565 15	.....	.....	5,718 38
Less amount over one year in arrears.....	.....	428 66	.....	.....
Interest accrued on stocks and deposits.....	.....	.....	.....	\$2,136 49	
Real estate.....	Cost.	\$10,200 00	.....	1,374 41	3,510 90
Rent accrued.....	.....	.....	.....	Valued at.....	10,500 00
					125 00
					\$226,291 78
LIABILITIES.					
Amount due depositors.....	.....	\$200,870 43	.....	.....
Interest accrued.....	.....	1,714 09	.....	.....	202,584 52
Surplus.....	.....	.....	.....	.....	\$23,707 26

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages.....	.....	\$102,485 00		
Less amount in arrears of interest...	.....	6,000 00		
	6	\$96,485 00	\$5,789 10	
United States bonds.....	4	14,000 00	560 00	
City and town bonds.....	5	16,000 00	800 00	
City bonds.....	6	1,000 00	60 00	
City and town bonds.....	7	54,000 00	3,780 00	
Cash on deposit with trust company..	2	4,451 00	89 02	
Rent.....	.....	.....	.....	\$11,078 12
				300 00
				\$11,378 12
CHARGES.				
Interest to depositors.....	.....	\$7,713 42		
Salaries.....	.....	950 00		
Other expenses.....	.....	165 00		
				8,828 42
Excess of income.....	.....	.....	.....	\$2,549 70

Queens County Savings Bank, Flushing.

[Examined April 21, 1885.

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	5 & 6	.....	.....	.....	\$288,550 00
District of Columbia bonds	3.65	\$40,000 00	115	\$46,000 00	
Brooklyn city bonds	6	4,000 00	121	4,840 00	
Flushing town bonds.....	5	2,000 00	100	2,000 00	
Flushing village bonds.....	7	18,000 00	125	22,500 00	
					75,340 00
Cash on hand and deposited .....	.....	.....	.....	.....	34,157 51
Call loans .....	.....	.....	.....	.....	2,000 00
Banking house and lot	Cost.	40,593 45	.....	Estimated at..	20,000 00
Other real estate	Cost.	.....	.....	.....	95,214 65
Interest accrued on mortgages...	.....	\$7,901 09	.....	.....
Less amount over one year in arrears .....	.....	2,044 44	.....	.....
				\$5,856 65	
Interest accrued on stocks, call loans and deposits .....	.....	.....	.....	792 42	
					6,649 07
Rents accrued.....	.....	.....	.....	.....	1,783 06
LIABILITIES.					\$523,694 29
Due depositors ..	.....	.....	.....	\$462,599 04	
Interest accrued .....	.....	.....	.....	4,421 67	
					467,020 71
Surplus .....	.....	.....	.....	.....	\$56,673 58

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages .....	.....	\$119,500 00		
Less amount over one year in arrears. ....	.....	7,000 00		
	5	\$112,500 00	\$5,625 00	
Bonds and mortgages .....	.....	\$169,050 00		
Less amount over one year in arrears. ....	.....	8,500 00		
	6	\$160,550 00	9,633 00	
District of Columbia bonds	3.65	40,000 00	1,460 00	
City bonds	6	4,000 00	240 00	
Town bonds	5	2,000 00	100 00	
Village bonds	7	18,000 00	1,260 00	
Cash deposited in bank	2½	17,715 28	442 88	
Cash deposited in bank	3	13,736 93	412 11	
Call loans	6	2,000 00	120 00	
				\$19,292 99
Rents .....	.....	.....	.....	5,848 00
CHARGES.				
Interest to depositors .....	.....	.....	\$14,340 57	
Salaries .....	.....	.....	1,750 00	
Taxes, repairs and insurance .....	.....	.....	3,530 04	
Other expenses .....	.....	.....	500 00	
				20,120 61
Excess of income ..	.....	.....	.....	\$5,030 38

Rochester Savings Bank.

[Examined July 29, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.	5 to 7	.....	.....	.....	\$4,706,954 06
United States bonds	3	\$2,000,000 00	103 ¹ / ₄	\$2,065,000 00	
United States bonds.....	4	400,000 00	122 ³ / ₄	491,000 00	
United States bonds.....	4 ¹ / ₂	100,000 00	112 ³ / ₄	112,750 00	
United States bonds	6	1,143,000 00	Var.	507,830 00	
Missouri State bonds	6	100,000 00	Var.	117,960 00	
New York city bonds	6	123,500 00	Var.	153,830 00	
New York city bonds	7	230,000 00	Var.	317,890 00	
Brooklyn city bonds.....	6	52,000 00	Var.	74,080 00	
Brooklyn city bonds.....	7	190,000 00	147	279,300 00	
Rochester city bonds.....	7	369,000 00	Var.	498,160 00	
Buffalo city bonds.....	6	4,000 00	122	4,880 00	
Buffalo city bonds.....	7	13,000 00	Var.	16,510 00	
Wheatland town bonds.	4	60,000 00	100	60,000 00	
Orleans county certificates.....	5	5,000 00	100	5,000 00	
Cash on hand .....		.....	.....	.....	5,704,190 00
Cash deposited in banks.....		.....	.....	.....	47,306 32
Banking house and lot	Cost.	391,296 62	.....	Estimated at..	351,474 96
Interest accrued on mortgages...	...	\$53,906 78			250,000 00
Less amount in arrears one year or more .....	.....	6,034 01			
Interest accrued on stocks and deposits.....	.....	.....	.....	\$47,872 77	
Rents accrued.....	.....	.....	.....	11,190 76	
					59,063 53
					2,020 66
					\$11,121,009 53
LIABILITIES.					
Amount due depositors .....	.....	.....	.....	\$9,907,117 58	
Interest accrued .....	.....	.....	.....	58,738 20	
Salaries accrued.....	.....	.....	.....	1,913 33	
					9,967,769 11
Surplus .....	.....	.....	.....	.....	\$1,153,240 42

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages .....	.....	\$2,901,250 00		
Less amount one year or more in arrears .....	.....	48,000 00		
	5	\$2,853,250 00	\$142,662 50	
Bonds and mortgages	5 ¹ / ₂	\$2,600 00		
Less amount one year or more in arrears .....	.....	2,600 00		
Bonds and mortgages .....	.....	\$1,789,654 06		
Less amount one year or more in arrears.....	.....	29,050 00		
	6	\$1,760,604 06	105,636 24	
Bonds and mortgages .....	.....	\$13,450 00		
Less amount one year or more in arrears .....	.....	3,800 00		
	7	\$9,650 00	675 50	

Rochester Savings Bank — Continued.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
United States bonds	3	\$2,000,000 00	\$60,000 00	
United States bonds	4	400,000 00	16,000 00	
United States bonds	4½	100,000 00	4,500 00	
United States bonds	6	1,143,000 00	68,580 00	
Missouri State bonds.....	6	100,000 00	6,000 00	
City bonds.....	6	179,500 00	10,770 00	
City bonds.....	7	802,000 00	56,140 00	
Town bonds.....	4	60,000 00	2,400 00	
County certificates.....	5	5,000 00	250 00	
Cash in banks.....	1½	331,474 96	4,972 11	
Cash in banks.....	4	20,000 00	800 00	
Rents				\$479,386 35
				9,019 92
				\$488,406 27
CHARGES.				
Interest to depositors			\$364,581 92	
Salaries			24,600 00	
Taxes, repairs and insurance			14,354 56	
Other expenses			3,800 64	
				407,337 12
Excess of income				\$81,069 15

Rondout Savings Bank, Kingston.

[Examined October 21, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5				\$300,548 67
United States bonds.....	4	\$17,100 00	123¾	\$21,161 25	
United States bonds.....	4½	35,000 00	113	39,550 00	
New York city bonds.....	6	10,000 00	127	12,700 00	
New York city bonds	7	10,000 00	131	13,100 00	
Albany city bonds.....	7	10,000 00	123	12,300 00	
Kingston city bonds.....	4	20,000 00	108	21,600 00	
Kingston city bonds	6	20,000 00	130	26,000 00	
Kingston city bonds.....	7	24,800 00	125	31,000 00	
Seneca Falls town bonds.....	5	20,000 00	104⅝	20,925 00	
Roxbury town bonds.....	7	11,000 00	113	12,430 00	
Shawangunk town bonds.....	4½	64,000 00	100	64,000 00	
Middletown town bonds.....	7	500 00	110	550 00	
Ulster county bonds	5	71,500 00	108	77,220 00	
Ulster county bonds.....	7	3,000 00	107	3,210 00	
Ulster county bonds.....	4	8,000 00	104	8,320 00	
Ulster county bonds.....	3 65	10,000 00	100	10,000 00	
Call loans					374,066 25
Cash on hand and deposited.....					7,450 00
Real estate.....					125,321 27
Land contracts.....					21,044 24
Interest accrued on mortgages.....		6,971 01			2,000 00
Less amount one year in arrears.....		247 60			
				\$6,723 41	
Interest accrued on stocks, call loans, land contracts and deposits				5,887 25	
					12,610 66
Rents accrued.....					200 00
					\$843,241 09
LIABILITIES.					
Due depositors				\$739,648 06	
Interest accrued				6,328 09	
Rent and salaries accrued.....				875 50	
					746,851 65
Surplus					\$96,389 44

Rondout Savings Bank — Continued.
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages.....	.....	\$300,548 67		
Less amount over one year in arrears..	.....	2,409 50		
	5	\$298,139 17	\$14,906 95	
United States bonds	4	17,100 00	684 00	
United States bonds	4½	35,000 00	1,575 00	
County bonds.....	3.65	10,000 00	365 00	
County and city bonds	4	28,000 00	1,120 00	
Town bonds,.....	4½	64,000 00	2,880 00	
County and town bonds.....	5	91,500 00	4,575 00	
City bonds.	6	30,000 00	1,800 00	
City, town and county bonds.....	7	59,300 00	4,151 00	
Call loans.....	4	4,100 00	164 00	
Call loans.....	5	3,350 00	167 50	
Cash deposited in bank	3	104,929 22	3,147 87	
Cash deposited in trust company	2½	465 77	11 64	
Land contracts	5	2,000 00	100 00	
				\$35,647 96
Rent.....	.....	.....	.....	864 00
				\$36,511 96
CHARGES.				
Interest to depositors.....	.....	.....	\$20,710 14	
Salaries .....	.....	.....	2,700 00	
Rent .....	.....	.....	350 00	
Taxes, repairs, etc.....	.....	.....	507 61	
				24,267 75
Excess of income.....	.....	.....	.....	\$12,244 21

Roslyn Savings Bank, Roslyn.
[Examined April 20, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 to 7	.....	.....	.....	\$58,200 00
United States bonds.....	4	\$10,000 00	122½	\$12,212 50	
Brooklyn city bonds	6	2,000 00	106	2,120 00	
Brooklyn city bonds	7	5,000 00	135	6,750 00	
Newtown town bonds	5	5,000 00	114	5,700 00	
Newtown town bonds	7	7,000 00	109	7,630 00	
					34,412 50
Cash on hand and deposited .....	.....	.....	.....	.....	17,247 80
Interest accrued .....	.....	.....	.....	.....	1,661 91
					\$111,522 21
LIABILITIES.					
Due depositors. ....	.....	.....	.....	\$103,127 09	
Interest accrued .....	.....	.....	.....	1,118 64	
Salaries accrued .....	.....	.....	.....	76 40	
					104,322 13
Surplus .....	.....	.....	.....	.....	\$7,200 08

Roslyn Savings Bank, Roslyn — Continued.

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages	5	\$20,700 00	\$1,035 00	
Bonds and mortgages	6	36,000 00	2,160 00	
Bonds and mortgages	7	1,500 00	105 00	
United States bonds	4	10,000 00	400 00	
Town bonds.....	5	5,000 00	250 00	
City bonds	6	2,000 00	120 00	
City and town bonds.....	7	12,000 00	840 00	
Cash deposited in bank	2	17,120 72	342 41	
				\$5,252 41
CHARGES.				
Interest to depositors			\$3,661 00	
Salaries			450 00	
Other expenses			31 86	
				4,142 86
Excess of income				\$1,109 55

Schenectady Savings Bank.

[Examined March 9, 1886.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6				\$170,358 00
United States bonds.....	3	\$20,000 00	100 $\frac{5}{8}$	\$20,125 00	
United States bonds.....	4	324,000 00	126 $\frac{1}{4}$	409,050 00	
United States bonds	6	65,000 00	134 $\frac{3}{4}$	87,587 50	
District of Columbia bonds.....	3.65	33,000 00	119	39,270 00	
Missouri State bonds	6	27,000 00	Var.	27,495 00	
Schenectady city bonds.....	7	53,000 00	131	69,430 00	
Schenectady city bonds.....	4	1,000 00	100	1,000 00	
Brooklyn city bonds.....	6	3,000 00	142	4,260 00	
New York city bonds	6	15,000 00	Var.	20,700 00	
New York city bonds	7	10,000 00	115	11,500 00	
Ballston Spa village bonds	7	5,000 00	126	6,300 00	
Ballston Spa village bonds	6	7,500 00	122	9,150 00	
Ballston Spa village bonds	5	5,500 00	110	6,050 00	
Hamilton county bonds	6	3,500 00	100	3,500 00	
Glenville town bonds	5	8,000 00	104	8,320 00	
					723,737 50
Cash in bank and trust company ..					97,872 92
Real estate.....	Cost.	22,000 00		Valued at.....	15,000 00
Interest accrued on mortgages....				\$3,998 03	
Less am't over one year in arrears ..				1,598 03	
					2,400 00
Interest accrued on stocks and deposits					2,154 00
Rents accrued					115 00
					\$1,012,037 42
LIABILITIES.					
Amount due depositors		\$850,202 45			
Interest accrued		6,022 24			
					856,224 69
Surplus					\$155,412 73

Schenectady Savings Bank — Continued.

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages .....	.....	\$148,758 00		
Less amount in arrears of interest....	.....	15,400 00		
Bonds and mortgages	6	\$133,358 00	\$8,001 48	
United States bonds	5	22,000 00	1,100 00	
United States and city bonds	3	20,000 00	600 00	
District of Columbia bonds	4	325,000 00	13,000 00	
Town and village bonds	3.65	33,000 00	1,204 50	
United States, State, county, city and village bonds	5	13,500 00	675 00	
City and village bonds ..	6	121,000 00	7,260 00	
Cash on deposit with trust company..	7	68,000 00	4,760 00	
	2	87,423 00	1,748 46	
Rent .....	.....	.....	.....	\$38,349 44
				450 00
				\$38,799 44
CHARGES.				
Interest to depositors .....	.....	\$31,882 59		
Salaries .....	.....	1,000 00		
Taxes, repairs and insurance.....	.....	84 50		
Other expenses .....	.....	180 00		
				33,147 09
Excess of income.....	.....	.....	.....	\$5,652 35

Seaman's Bank for Savings, New York City.

[Examined November 18, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	4 to 6	.....	.....	.....	\$8,333,853 42
United States bonds.....	3	\$350,000 00	103 ³ / ₈	\$361,812 50	
United States bonds.....	4	9,660,000 00	123 ⁵ / ₈	11,942,175 00	
United States bonds.....	6	4,664,000 00	Var.	6,202,833 75	
New Hampshire State bonds.....	6	7,500 00	135	10,125 00	
Rhode Island State bonds.....	6	300,000 00	Var.	364,000 00	
Massachusetts State bonds.....	5	636,000 00	Var.	725,475 00	
Ohio State bonds.....	6	40,700 00	103	41,921 00	
New York State bonds.....	6	239,500 00	Var.	269,020 00	
Missouri State bonds.....	6	100,000 00	Var.	106,225 00	
New York city bonds.....	2	500,000 00	100	500,000 00	
New York city bonds.....	5	2,000 00	Var.	2,450 00	
New York city bonds....	6	308,000 00	Var.	368,579 50	
New York city bonds.....	7	2,096,200 00	Var.	2,695,770 00	
Brooklyn city bonds.....	5	75,000 00	139	104,250 00	
Brooklyn city bonds..	6	21,000 00	Var.	26,000 00	
Brooklyn city bonds.....	7	245,000 00	150	367,500 00	
Buffalo city bonds.....	3 ¹ / ₂	15,000 00	100	15,000 00	
Buffalo city bonds.....	7	175,000 00	Var.	224,500 00	
Rochester city bonds.....	4	150,000 00	102	153,000 00	
Rochester city bonds.....	7	30,000 00	143	42,900 00	
Poughkeepsie city bonds.....	7	50,000 00	Var.	64,600 00	
					24,588,136 75
Cash on hand and deposited in banks .....	.....	.....	.....	.....	687,997 57
Call loans .....	.....	.....	.....	.....	130,000 00
Banking house and lot	Cost.	302,269 44	.....	Estimated at..	370,000 00
Other real estate.....	.....	.....	.....	.....	44,439 14

Seaman's Bank for Savings, New York city — Continued.

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Interest accrued on mortgages	\$39,921 10			
Less amount over one year in arrears	12,257 50		\$27,663 60	
Interest accrued on call loans and deposits	10,630 00	\$38,293 60
Rents accrued.....	635 00
					\$34,193,355 48
LIABILITIES.					
Amount due depositors	\$26,901,001 16	
Interest accrued.....	336,807 96	27,237,809 12
Surplus	\$6,955,546 36

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages.....	4	\$525,000 00	\$21,000 00	
Bonds and mortgages.....	4½	777,000 00	34,965 00	
Bonds and mortgages.....	5	6,614,150 42	330,707 52	
Bonds and mortgages.....	.....	\$417,703 00		
Less amount over one year in arrears.....	....	35,000 00		
	6	\$382,703 00	22,962 18	
United States bonds	3	350,000 00	10,500 00	
United States bonds	4	9,660,000 00	386,400 00	
United States bonds	6	4,664,000 00	279,840 00	
City bonds.....	2	500,000 00	10,000 00	
City bonds.....	3½	15,000 00	525 00	
City bonds.....	4	150,000 00	6,000 00	
City and State bonds	5	713,000 00	35,650 00	
City and State bonds	6	1,016,700 00	61,002 00	
City bonds.....	7	2,596,200 00	181,734 00	
Deposited in banks	2	661,714 02	13,234 28	
Call loans.....	4	130,000 00	5,200 00	
Rents .....	.....	.....	.....	\$1,399,719 98
				2,380 00
CHARGES.				
Interest to depositors .....	.....	.....	\$885,042 93	\$1,402,099 98
Salaries .....	.....	.....	42,120 00	
Taxes, repairs and insurance .....	.....	.....	17,400 00	
Other expenses.....	.....	.....	11,800 00	956,362 93
Excess of income. ....	.....	.....	.....	\$445,737 05

Sing Sing Savings Bank.

[Examined September 28, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6	.....	.....	.....	\$236,388 50
United States bonds.....	3	\$30,000 00	103 ⁵ / ₈	\$31,087 50	
United States bonds.....	4	110,000 00	122 ¹ / ₄	134,475 00	
United States bonds.....	4 ¹ / ₂	120,000 00	112 ¹ / ₄	134,700 00	
New York city bonds.....	5	10,000 00	124	12,400 00	
New York city bonds.....	6	125,100 00	114	142,614 00	
New York city bonds.....	7	65,000 00	118	76,700 00	
Brooklyn city bonds.....	5	10,000 00	132	13,200 00	
Brooklyn city bonds.....	6	1,000 00	134	1,340 00	
Brooklyn city bonds.....	7	26,000 00	128	33,280 00	
Albany city bonds.....	4	60,000 00	112	67,200 00	
Albany city bonds.....	7	10,000 00	150	15,000 00	
Syracuse city bonds.....	7	20,000 00	140	28,000 00	
Oswego city bonds.....	7	2,000 00	105	2,100 00	
Yonkers city bonds.....	7	8,000 00	140	11,200 00	
Kingston city bonds.....	6	12,000 00	141	16,920 00	
Long Island city bonds.....	6	5,000 00	100	5,000 00	
Long Island city bonds.....	7	7,000 00	100	7,000 00	
Long Island city bonds.....	5	500 00	100	500 00	
Kings county bonds.....	6	10,000 00	111	11,100 00	
Kings county bonds.....	7	5,000 00	107	5,350 00	
Delaware State bonds.....	4	10,000 00	112	11,200 00	
Ossining town bonds.....	4 ¹ / ₂	10,000 00	102	10,200 00	
Saratoga town bonds.....	4 ¹ / ₂	15,000 00	105	15,750 00	
Lansingburgh village bonds.....	4	20,000 00	100	20,000 00	
Catskill village bonds.....	4	20,000 00	100	20,000 00	
Irvington village bonds.....	4	10,000 00	100	10,000 00	
New Utrecht village bonds.....	6	24,382 38	105	25,601 50	
Newtown town bonds.....	5	20,000 00	115	23,000 00	
Clinton village bonds.....	5	15,000 00	104	15,600 00	
Seneca Falls town bonds.....	5	20,000 00	112	22,400 00	
Cash on hand and deposited.....	.....	.....	.....	.....	922,918 00
Real estate.....	Cost.	8,000 00	.....	Estimated at.	178,591 07
Insurance advanced.....	.....	.....	.....	.....	6,000 00
Interest accrued on mortgages...	.....	4,183 79	.....	.....	72 00
Less amount over one year in arrears.....	.....	298 00	.....	.....
Interest accrued on stocks.....	.....	\$9,714 82	.....	\$3,885 79	
Less amount in arrears.....	.....	526 75	.....	9,188 07	
Interest accrued on certificates of deposit.....	.....	.....	.....	990 82	14,064 68
LIABILITIES.					\$1,358,034 25
Amount due depositors.....	.....	.....	.....	\$1,167,757 75	
Interest accrued.....	.....	.....	.....	10,639 24	1,178,396 99
Surplus.....	.....	.....	.....	.....	\$179,637 26

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages.....	5	\$44,000 00	\$2,200 00	
Bonds and mortgages.....	.....	192,388 50		
Less amount over one year in arrears.....	.....	4,000 00		
United States bonds.....	6	\$188,388 50	11,303 31	
United States bonds.....	3	30,000 00	900 00	
United States and other bonds.....	4	230,000 00	9,200 00	

Sing Sing Savings Bank — Continued.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
United States and other bonds.. .. .	4½	\$145,000 00	\$6,525 00	
City, town and village bonds.....	5	75,500 00	3,775 00	
City, county and village bonds.....	6	177,482 38	10,648 94	
City and county bonds.....	7	143,000 00	10,010 00	
Deposit in trust companies.....	2	65,000 00	1,300 00	
Deposit in trust companies.....	2½	40,000 00	1,000 00	
Deposit in trust companies.....	3	60,000 00	1,800 00	\$58,662 25
CHARGES.				
Interest to depositors.....			\$44,024 46	
Salaries.....			3,192 00	
Rent.....			400 00	
Other expenses.....			403 40	
				48,019 86
Excess of income.....				\$10,642 39

South Brooklyn Savings Institution.

[Examined June 20, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	4½ to 6				\$1,531,350 00
United States bonds.....	4	\$2,100,000 00	122	\$2,562,000 00	8,538,760 00
United States bonds.....	4½	100,000 00	112½	112,500 00	
United States bonds.....	6	100,000 00	131	134,000 00	
District of Columbia bonds.....	3.65	325,000 00	114¼	371,312 50	
New York city bonds.....	2½	350,000 00	100	350,000 00	
New York city bonds.....	3	300,000 00	100	300,000 00	
New York city bonds.....	3½	350,000 00	110	385,000 00	
New York city bonds.....	5	300,000 00	128	384,000 00	
New York city bonds.....	7	300,000 00	Var.	348,000 00	
Utica city bonds.....	7	200,000 00	135	270,000 00	
Brooklyn city bonds.....	4	60,000 00	100½	60,300 00	
Brooklyn city bonds.....	5	138,000 00	131	180,780 00	
Brooklyn city bonds.....	6	475,000 00	Var.	595,510 00	
Brooklyn city bonds.....	7	607,000 00	Var.	862,460 00	
Kings county bonds.....	4	1,142,500 00	Var.	1,214,757 50	
Kings county bonds.....	5	216,000 00	110	237,600 00	
Kings county bonds.....	7	139,000 00	Var.	145,540 00	
Irvington village bonds.....	4	25,000 00	100	25,000 00	
Call loans.....					313,000 00
Cash on hand and in banks and trust companies.....					580,498 59
Interest accrued.....					109,534 47
Banking house and lot.....	Cost.				90,000 00
Rents accrued.....					1,830 00
					\$11,161,968 06
LIABILITIES.					
Amount due depositors.....		\$9,086,816 93			9,244,317 02
Interest accrued.....		155,700 09			
Salaries accrued.....		1,800 00			
Surplus.....					\$1,920,651 04

South Brooklyn Savings Institution — Continued.

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages.....	4½	\$135,000 00	\$6,075 00	
Bonds and mortgages.....	5	1,058,400 00	52,920 00	
Bonds and mortgages..	6	337,950 00	20,277 00	
City bonds.....	2½	350,000 00	8,750 00	
City bonds.....	3	300,000 00	9,000 00	
City bonds.....	3½	350,000 00	12,250 00	
District of Columbia bonds.....	3.65	325,000 00	11,862 50	
United States, city, county and village bonds..	4	3,327,500 00	133,100 00	
United States bonds	4½	100,000 00	4,500 00	
City and county bonds.....	5	654,000 00	32,700 00	
United States and city bonds.....	6	575,000 00	34,500 00	
City and county bonds.....	7	1,246,000 00	87,320 00	
Call loans.....	4	13,000 00	520 00	
Call loans.....	2	300,000 00	6,000 00	
Cash deposited in banks and trust companies	1½	250,000 00	3,750 00	
Cash deposited with trust companies.	2	100,000 00	2,000 00	
				\$425,424 50
Rents				4,240 00
				\$429,664 50
CHARGES.				
Interest to depositors.....		\$331,668 82		
Salaries		31,500 00		
Taxes, repairs and insurance		3,900 00		
Other expenses.....		2,350 00		
				369,418 82
Excess of income.....				\$60,245 68

Staten Island Savings Bank, Stapleton.

[Examined April 22, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 to 7				\$135,350 00
United States bonds.....	4	\$50,000 00	122½	\$61,062 50	
Missouri State bonds	6	14,000 00	Var.	14,700 00	
Ohio State bonds.....	6	5,000 00	101	5,010 00	
New York city bonds	7	5,000 00	126	6,300 00	
Rochester city bonds.....	7	13,000 00	140	18,200 00	
Richmond county bonds	7	36,150 00	Var.	38,417 00	
Richmond county bonds	6	4,500 00	100	4,500 00	
Richmond county bonds	4	57,000 00	100	57,000 00	
Richmond county bonds	4½	50,000 00	106	53,000 00	
School district No. 1, town of Middletown bonds.....	6	9,000 00	107	9,630 00	
School district No. 2, town of Middlet'n and Southfield bonds .	6	10,000 00	109	10,900 00	
Middletown town bonds.....	6	1,500 00	102	1,530 00	
Westchester town bonds....	7	14,000 00	110	15,400 00	
West Farms town bonds.....	7	2,000 00	105	2,100 00	
Morrisania town bonds.....	7	17,000 00	138	23,460 00	
New Brighton village bonds.....	7	4,000 00	108	4,320 00	
					325,529 50
Cash on hand and deposited.....					52,718 69
Furniture and fixtures					500 00
Interest accrued.....					7,842 16
					\$521,940 35

Staten Island Savings Bank, Stapleton — Continued.

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
LIABILITIES.					
Due depositors	\$458,907 25	\$462,168 88
Interest accrued.....	2,961 63	
Expenses accrued.....	300 00	
Surplus	\$59,771 47

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par	Revenue	Totals.
INCOME.				
Bonds and mortgages	5	\$17,500 00	\$875 00	
Bonds and mortgages	6	102,450 00	6,147 00	
Bonds and mortgages	7	15,400 00	1,078 00	
United States bonds	4	50,000 00	2,000 00	
State bonds	6	19,000 00	1,140 00	
City bonds	7	18,000 00	1,260 00	
County bonds	7	36,150 00	2,530 50	
County bonds	6	4,500 00	270 00	
County bonds	4½	50,000 00	2,250 00	
County bonds	4	57,000 00	2,280 00	
Town bonds	7	33,000 00	2,310 00	
Town bonds	6	1,500 00	90 00	
School district bonds	6	19,000 00	1,140 00	
Village bonds ..	7	4,000 00	280 00	
Cash on deposit in trust company	2	48,136 80	962 73	
				\$24,613 23
CHARGES.				
Interest to depositors .....	.....	.....	\$9,519 80	
Salaries .....	.....	.....	2,700 00	
Rent .....	.....	.....	600 00	
Other expenses .....	.....	.....	659 61	
				13,479 41
Excess of income ..	.....	.....	.....	\$11,133 82

State Savings Bank of Troy.

[Examined January 9, 1886.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	5 to 7	.....	.....	.....	\$35,300 00
Cash on hand ..	....	.....	.....	.....	107 00
Cash on deposit in bank .....	....	.....	.....	.....	37,800 37
Interest accrued .....	....	.....	.....	.....	501 98
					\$73,709 35
LIABILITIES.					
Amount due depositors .....	...	\$72,913 56			
Interest accrued .....	....	43 26			
					72,962 82
Surplus .....	....	.....	.....	.....	\$746 53

State Savings Bank of Troy — Continued.
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages	5	\$15,000 00	\$750 00	
Bonds and mortgages	5½	4,000 00	220 00	
Bonds and mortgages	6	15,500 00	930 00	
Bonds and mortgages	7	800 00	56 00	
				\$1,956 00
CHARGES.				
Interest to depositors				1,946 95
Excess of income				\$9 05

Troy Savings Bank.
[Examined January 7, 1886.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6				\$460,604 00
United States bonds.....	3	\$450,000 00	101¾	\$456,187 50	
United States bonds.....	4	1,300,000 00	123	1,599,000 00	
United States bonds.....	4½	450,000 00	112½	506,812 50	
Connecticut State bonds.....	5	100,000 00	103	103,000 00	
Maine State bonds	6	16,000 00	111	17,760 00	
Missouri State bonds	6	100,000 00	118	118,000 00	
Erie county bonds.....	7	50,000 00	150	75,000 00	
Erie county bonds.....	6	50,000 00	145	72,500 00	
New York county bonds.....	6	80,000 00	Var.	90,761 25	
Rensselaer county bonds.....	6	34,000 00	Var.	36,120 00	
Rensselaer county bonds.....	4	157,000 00	Var.	165,670 00	
New York city bonds.....	3½	50,000 00	105	52,500 00	
New York city bonds.....	4	100,000 00	116	116,000 00	
New York city bonds	6	228,000 00	Var.	282,800 00	
New York city bonds	7	150,000 00	Var.	202,700 00	
Albany city bonds.....	6	150,000 00	Var.	179,180 00	
Albany city bonds.....	4	110,000 00	Var.	122,550 00	
Buffalo city bonds.....	7	152,000 00	Var.	213,000 00	
Buffalo city bonds.....	5	50,000 00	105	52,500 00	
Troy city bonds	6	335,000 00	Var.	369,517 50	
Troy city bonds	5	22,000 00	Var.	23,192 50	
Troy city bonds	4½	63,500 00	Var.	70,482 50	
Troy city bonds	4	115,445 04	Var.	117,430 90	
Troy city bonds	3½	55,000 00	100	55,000 00	
Troy city bonds	3	115,000 00	100	115,000 00	
Glens Falls village bonds.....	7	5,000 00	113½	5,675 00	
Lansingburgh village bonds.....	4	49,000 00	100	49,000 00	
Plattsburgh village bonds.....	7	10,000 00	Var.	10,588 75	
					5,277,928 40
Cash on hand and in banks.....					199,372 09
Interest accrued.....					32,604 82
Tax certificates					766 71
Banking house and lot	Cost.	506,675 00		Valued at.....	200,000 00
Other real estate	Cost.	4,997 00		Valued at.....	1,000 00
Rents accrued.....					277 00
Hall judgment					54,911 94
					\$6,227,464 96
LIABILITIES.					
Amount due depositors		\$4,971,954 88			
Interest accrued.....		36,090 86			
Taxes, etc., accrued.....		11,250 00			
					5,019,295 74
Surplus.....					\$1,208,169 22

Troy Savings Bank — Continued.
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages.....	5	\$440,604 00	\$22,030 20	
Bonds and mortgages.....	6	20,000 00	1,200 00	
United States and city bonds.....	3	565,000 00	16,950 00	
City bonds.....	3½	105,000 00	3,675 00	
United States, county, city and village bonds.....	4	1,831,445 04	73,257 80	
United States and city bonds.....	4½	513,500 00	23,107 50	
State and city bonds.....	5	172,000 00	8,600 00	
State, county and city bonds.....	6	993,000 00	59,580 00	
County, city and village bonds.....	7	367,000 00	25,690 00	
Cash in banks.....	2½	173,243 66	4,331 08	
Hall judgment.....	5	54,911 94	2,745 59	
Tax certificates.....	10	766 71	76 67	
				\$241,243 84
Rents				5,816 00
				\$247,059 84
CHARGES.				
Interest to depositors.....		\$138,220 34		
Salaries.....		10,712 00		
Taxes, repairs and insurance.....		4,700 00		
Other expenses.....		3,100 00		
				156,732 34
Excess of income.....				\$90,327 50

Ulster County Savings Institution, Kingston.

[Examined October 8, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6				\$1,186,112 60
United States bonds.....	3	\$47,000 00	103¾	\$48,586 25	
United States bonds.....	4	120,000 00	Var.	147,281 25	
United States bonds.....	4½	20,000 00	112½	22,500 00	
District of Columbia bonds.....	3.65	25,000 00	115½	28,875 00	
Ulster county bonds.....	5	86,500 00	Var.	93,435 00	
Ulster county bonds.....	4	7,000 00	104	7,280 00	
Ulster county bonds.....	3.65	35,000 00	100	35,000 00	
Montgomery town bonds.....	6	3,000 00	106	3,180 00	
Montgomery town bonds.....	7	300 00	100	300 00	
Kingston town bonds.....	7	3,500 00	Var.	4,620 00	
Kingston city bonds.....	4	20,000 00	108	21,600 00	
Kingston city bonds.....	6	5,000 00	130	6,500 00	
Kingston city certificates.....	5	2,193 36	100	2,193 36	
Kingston city certificates.....	4½	10,000 00	100	10,000 00	
Wawarsing town bonds.....	7	2,000 00	108	2,160 00	
Shawangunk town bonds.....	4½	5,000 00	100	5,000 00	
Shandaken town bonds.....	6	1,000 00	100	1,000 00	
Buffalo city bonds.....	5	13,000 00	107	13,910 00	
Poughkeepsie city bonds.....	4	15,000 00	107	16,050 00	
					469,470 86
Call loans					17,500 00
Cash on hand and in banks and trust companies.....					164,363 35
Banking house and lot.....	Cost.	75,000 00		Valued at....	50,000 00
Other real estate.....	Cost.	184,616 18		Valued at....	148,985 30
Interest accrued on mortgages...				\$30,906 12	
Less amount over one year in arrears.....				6,531 41	
					24,374 71
Interest accrued on stocks, loans and deposits.....					8,331 61
Rents accrued					5,000 00
					\$2,064,138 42

Ulster County Savings Institution, Kingston — Continued.

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
LIABILITIES.					
Amount due depositors.....	\$1,904,248 58			
Interest accrued.....	16,213 61			
					\$1,920,462 19
Surplus.....	\$153,676 24

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages.....	.....	\$961,730 00		
Less amount in arrears of interest....	.....	66,954 00		
	6	\$894,776 00	\$53,686 56	
Bonds and mortgages.....	5	224,382 60	11,219 13	
United States bonds and cash in bank.	3	70,854 67	2,125 64	
District of Columbia and county bonds	3.65	60,000 00	2,190 00	
United States, city and county bonds.	4	162,000 00	6,480 00	
Call loans and cash in bank	4	95,259 73	3,810 38	
United States, city and town bonds...	4½	35,000 00	1,575 00	
City and county bonds.....	5	101,693 36	5,084 66	
City and town bonds and call loans...	6	10,000 00	600 00	
Town bonds	7	5,800 00	406 00	
Cash in banks and trust companies...	2	52,812 83	1,056 25	
Rents.....	.....	.....	.....	\$88,233 62 13,605 78
				\$101,839 40
CHARGES.				
Interest to depositors.....	.....	\$60,174 25		
Salaries .....	.....	6,300 00		
Taxes, repairs and insurance .....	.....	3,000 00		
Other expenses .....	.....	700 00		
				70,174 25
Excess of income.....	.....	.....	.....	\$31,665 15

Westchester County Savings Bank, Tarrytown.

[Examined September 25, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6	.....	.....	.....	\$368,740 00
United States bonds.....	3	\$50,000 00	103½	\$51,750 00	
United States bonds	4	90,000 00	122¼	110,025 00	
United States bonds.....	4½	10,000 00	112½	11,212 50	
District of Columbia bonds	3.65	50,000 00	114	57,000 00	
New York city bonds	7	25,000 00	104	26,000 00	
New York city bonds	6	25,000 00	Var.	29,450 00	
Brooklyn city bonds....	6	10,000 00	Var.	12,900 00	
Brooklyn city bonds.....	7	25,000 00	150	37,500 00	
Newburgh city bonds	7	50,000 00	Var.	55,250 00	
Long Island city bonds.....	7	5,000 00	100	5,000 00	
Westchester county bonds	3	20,000 00	100	20,000 00	
Gloversville village bonds	6	17,000 00	124	21,080 00	
Mt. Pleasant town bonds	5	2,500 00	101	2,525 00	
Greenburgh town bonds.....	4½	9,500 00	100	9,500 00	
					449,192 50

Westchester County Savings Bank, Tarrytown — Continued.

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Cash on hand and in banks and trust company					\$90,348 92
Banking house and lot	Cost.	\$8,885 00		Valued at....	6,000 00
Other real estate....	Cost.	13,816 52		Valued at....	14,000 00
Interest accrued.....					9,116 36
					\$937,397 78
LIABILITIES.					
Amount due depositors.....		\$805,179 19			
Interest accrued....		6,913 80			812,092 99
Surplus.....					\$125,304 79

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages.....	5	\$52,000 00	\$2,600 00	
Bonds and mortgages.....	6	316,740 00	19,004 40	
United States bonds	3	50,000 00	1,500 00	
United States bonds	4	90,000 00	3,600 00	
United States and town bonds.....	4½	19,500 00	877 50	
District of Columbia bonds	3.65	50,000 00	1,825 00	
City bonds.....	7	105,000 00	7,350 00	
City and village bonds.....	6	52,000 00	3,120 00	
Town bonds.....	5	2,500 00	125 00	
Cash on deposit in bank	2½	10,000 00	250 00	
Cash on deposit in bank and trust co..	3	70,078 00	2,102 34	
County bonds.....	3	20,000 00	600 00	
				\$42,954 24
Rents				1,226 00
				\$44,180 24
CHARGES.				
Interest to depositors		\$29,630 58		
Salaries		3,200 00		
Taxes, repairs and insurance		800 78		
Other expenses		531 17		
				34,162 53
Excess of income				\$10,017 71

Western Savings Bank of Buffalo.

[Examined October 15, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5				\$1,749,070 00
United States bonds	3	\$450,000 00	103¾	\$466,875 00	
United States bonds.....	4	100,000 00	123½	123,500 00	
District of Columbia bonds.....	3.65	100,000 00	115	115,000 00	
New York city bonds	6	100,000 00	125	125,000 00	
New York city bonds.....	7	5,000 00	128	6,400 00	
Buffalo city bonds.....	7	51,000 00	Var.	55,060 00	
Erie county bonds.	7	83,000 00	Var.	95,920 00	
Town of Newstead bonds	5	2,600 00	100	2,600 00	
					990,355 00

Western Savings Bank of Buffalo — Continued.

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Banking house and lot	Cost.	\$114,294 67	.....	Estimated....	\$80,000 00
Cash in bank.....	.....	17,776 49	.....	.....
Deposited in other banks	1½	8,386 44	.....	.....
Deposited in other banks	4	340,000 00	.....	.....
Interest and rents accrued ... ..	.....	.....	.....	.....	266,162 93 31,962 49
					\$3,217,550 42
LIABILITIES.					
Due depositors .....	.....	\$2,992,000 92			
Interest accrued, estimated.....	.....	31,462 53			
					3,023,463 45
Surplus .....	.....	.....	.....	.....	\$194,086 97

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages.....	5	\$1,749,070 00	\$87,453 50	
United States bonds.....	3	450,000 00	13,500 00	
United States bonds.....	4	100,000 00	4,000 00	
District of Columbia bonds	3.65	100,000 00	3,650 00	
Investments paying.....	5	2,600 00	130 00	
Investments paying.....	6	100,000 00	6,000 00	
Investments paying.....	7	139,000 00	9,730 00	
Deposits in bank.....	1½	8,386 44	125 79	
Deposits in bank.....	4	340,000 00	13,600 00	
Rents .....	.....	.....	.....	\$138,189 29 1,350 00
CHARGES.				
Interest to depositors .....	.....	\$108,908 80		\$139,539 29
Salaries .....	.....	7,680 00		
Taxes, repairs and insurance .....	.....	3,500 00		
Other expenses .....	.....	850 00		
				120,938 80
Excess of income .....	.....	.....	.....	\$18,600 49

West Side Savings Bank, New York City.

[Examined December 5, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 to 6	.....	.....	.....	\$186,250 00
Maryland State bonds.....	5	\$38,932 00	106	\$41,267 92	
New York city bonds	3½	30,000 00	105	31,500 00	
New York city bonds	6	2,500 00	106	2,650 00	
Brooklyn city bonds	5	15,000 00	137	20,550 00	
Brooklyn city bonds	6	1,000 00	117	1,170 00	
Newburgh city bonds	5	1,000 00	117	1,170 00	
Newburgh city bonds	7	1,000 00	123	1,230 00	
Buffalo city bonds.....	7	1,000 00	107	1,070 00	
Oswego city bonds	7	10,000 00	Var.	11,980 00	
Newtown town bonds.....	5	5,000 00	109	5,450 00	
College Point village bonds	7	9,000 00	Var.	10,980 00	
Whitehall village bonds	4	20,000 00	100	20,000 00	
					149,017 92

West Side Savings Bank, New York City — Continued.

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Cash on hand and deposited in banks	\$9,800 89
Call loans.....	500 00
Safes.....	1,000 00
Interest accrued on stocks, mortgages, call loans and deposits	3,029 95
					\$349,598 76
LIABILITIES.					
Amount due depositors	\$327,631 33	
Interest accrued.....	3,851 21	
					331,485 54
Surplus.....	\$18,113 22

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages	5	\$162,250 00	\$8,112 50	
Bonds and mortgages.....	5½	16,000 00	880 00	
Bonds and mortgages.....	6	8,000 00	480 00	
City bonds.....	3½	30,000 00	1,050 00	
Village bonds.....	4	20,000 00	800 00	
State, city and town bonds.....	5	59,932 00	2,996 60	
City bonds.....	6	3,500 00	210 00	
City and village bonds.....	7	21,000 00	1,470 00	
Call loans.....	4	500 00	20 00	
Deposit in bank.....	2	8,500 00	170 00	
				\$16,189 10
Rent.....	.....	.....	.....	660 00
				\$16,849 10
CHARGES.				
Interest to depositors.....	.....	.....	\$9,009 85	
Salaries.....	.....	.....	3,500 00	
Rent .....	.....	.....	1,400 00	
Other expenses .....	.....	.....	674 04	
				11,583 89
Excess of income.....	.....	.....	.....	\$2,265 21

Yonkers Savings Bank.

[Examined September 14, 1885.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	4 to 6	.....	.....	.....	\$181,931 52
United States bonds.....	3	\$30,000 00	103¼	\$30,975 00	
United States bonds.....	4	250,000 00	122½	306,250 00	
Ohio State bonds.....	6	55,000 00	103	56,650 00	
New York city bonds	6	47,700 00	108	51,516 00	
New York county bonds	3	11,000 00	112	12,320 00	
Yonkers city bonds	3½	18,000 00	100	18,000 00	
Yonkers city bonds	5	5,000 00	126	6,300 00	
Yonkers city bonds	7	202,000 00	143	288,860 00	
Westchester county bonds ..	3 7 10	27,000 00	100	27,000 00	
Westchester town bonds	5	25,000 00	107	26,750 00	

Yonkers Savings Bank — Continued.

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Westchester town bonds	6	\$5,000 00	119	\$5,950 00	
Scarsdale town bonds	7	3,000 00	Var.	3,110 00	
Cash on hand and in banks.....					\$833,681 00
Banking house and lot	Cost.	\$59,538 04		Valued at. ...	37,902 16
Other real estate		54,017 08		Valued at. ...	35,500 00
Interest accrued on mortgages... ..		\$12,400 71			35,900 00
Less amount over one year in arrears.....		5,139 27			
Interest accrued on stocks, loans and deposits				\$7,261 44	
Rents accrued.....				8,463 79	15,725 23
Call loans					366 66
					47,475 00
					\$1,491,481 57
LIABILITIES.					
Amount due depositors		\$1,312,506 07			
Interest accrued		9,687 63			1,322,193 70
Surplus					\$169,287 87

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
INCOME.				
Bonds and mortgages.....		\$273,781 52		
Less amount in arrears of interest....		21,753 00		
Bonds and mortgages.....	6	\$252,028 52	\$15,121 71	
Bonds and mortgages.....	5	161,150 00	8,057 50	
United States bonds	4	50,000 00	2,000 00	
City bonds.....	3	30,000 00	900 00	
County bonds	3 1/4	18,000 00	585 00	
United States bonds	3 7-10	27,000 00	999 00	
City and town bonds.....	4	250,000 00	10,000 00	
State, city and town bonds	5	30,000 00	1,500 00	
County, city and town bonds.....	6	107,700 00	6,462 00	
Call loans.....	7	216,000 00	15,120 00	
Call loans.....	2.95	6,000 00	177 00	
Call loans.....	3	40,000 00	1,200 00	
Call loans.....	6	1,475 00	88 50	
Cash on deposit in bank	1 1/2	14,453 95	216 79	
Cash on deposit in bank	2	15,000 00	300 00	
Rent.....				\$62,727 50
				1,640 00
				\$64,367 50
CHARGES.				
Interest to depositors.....		\$47,775 21		
Salaries.....		6,600 00		
Taxes, repairs and insurance.....		2,400 00		
Other expenses.....		450 00		
Excess of income.....				57,225 21
				\$7,142 29

INDEX TO APPENDIX.

A.	PAGE.		PAGE.
Albany City Savings Institution.....	75	College Point Savings Bank	230
examination of	321	examination of.....	334
Albany County Savings Bank ...	76	Cornwall Savings Bank.....	213
examination of	322	Cortland Savings Bank.....	101
Albany Exchange Savings Bank.....	78	Coxsackie Savings Institution.....	123
examination of	323	examination of.....	335
Albany Savings Bank	79		
examination of	324	D.	
American Loan and Trust Company	301	DECISIONS BY THE COURTS.	
American Savings Bank, N. Y.....	158	possession of pass-book not sufficient	
examination of	326	evidence of ownership.....	58
Auburn Savings Bank.....	94	lost pass-books ...	61
		Dime Savings Bank of Brooklyn	130
B.		examination of.....	336
Bank for Savings, New York.....	160	Dime Savings Bank of Williamsburgh	132
examination of	327	examination of.....	337
Binghamton Savings Bank	90	Dry Dock Savings Institution, New York...	167
Bond Street Savings Bank.			
receiver's report.....	65	E.	
Bowery Savings Bank, New York... ..	162	East Brooklyn Savings Bank	134
examination of.....	328	East Chester Savings Bank.....	269
Bowling Green Savings Bank.		East New York Savings Bank.....	136
receiver's report.....	66	East River Savings Institution, New York..	169
Broadway Savings Institution.....	164	East Side Savings Bank for Sailors.	
Brooklyn Savings Bank	127	examination of.....	338
examination of.	329	East Side Savings Bank of Rochester	151
Brooklyn Trust Company.....	302	examination of.....	339
Buffalo Savings Bank	115	Eleventh Ward Savings Bank, New York ..	171
examination of.....	330	Ellenville Savings Bank.....	257
Buffalo Loan, Trust and Safe Deposit Co...	303	Emigrant Industrial Savings Bank, New	
Bushwick Savings Bank, Brooklyn.....	129	York	172
examination of..	331	examination of.....	340
		Liquitable Savings Institution, New York...	174
C.		Equitable Trust Company of New London,	
Catskill Savings Bank.....	122	Connecticut	305
examination of.....	332	Erie County Savings Bank.....	117
Cayuga County Savings Bank.....	96	examination of.....	341
Central Savings Bank, Troy.....	239	Excelsior Savings Bank, New York	175
Central Trust Company	301	examination of.....	342
Chautauqua County Savings Bank	98	Expenses	297
Chenango Valley Savings Bank	92		
Citizens' Savings Bank, New York	165	F.	
Clairmont Savings Bank.		Farmers' Loan and Trust Company.. ..	306
receiver's report.....	66	Farmers and Mechanics' Savings Bank.....	200
Cohoes Savings Institution	81	examination of.....	343
examination of.....	333	Fishkill Savings Institute.	103

	PAGE.		PAGE.
Franklin Savings Bank, New York	176	Mechanics' Savings Bank, Fishkill-on-the	
Fulton Savings Bank	222	Hudson	106
		examination of	354
G.		Mechanics' Savings Bank, Rochester	153
Germania Savings Bank, Kings county	139	examination of	356
examination of	344	Mercantile Trust Company	310
German Savings Bank, Brooklyn	137	Metropolitan Savings Bank, New York	189
German Savings Bank, New York	178	Metropolitan Trust Company	311
German Savings Bank of the town of Mor-		Middletown Savings Bank	216
risania.		Monroe County Savings Bank	154
receiver's report	67	examination of	357
Goshen Savings Bank	214	Mutual Savings Bank, Troy	241
Greenburgh Savings Bank	270	Mutual Trust Company	312
Greenpoint Savings Bank, Brooklyn	141		
Greenwich Savings Bank, New York	180	N.	
Guardian Savings Institution.		National Savings Bank, Albany	88
receiver's report	68	examination of	358
		National Savings Bank, Buffalo	118
H.		examination of	359
Harlem Savings Bank, New York	182	Newburgh Savings Bank	218
Home Savings Bank, Albany	83	New Paltz Savings Bank	261
examination of	345	New Rochelle Savings Bank.	
Hope Savings Bank, Albany	85	receiver's report	69
Hudson City Savings Institution	99	New York Guaranty and Indemnity Com-	
examination of	346	pany	313
		New York Life Insurance and Trust Com-	
I.		pany	313
Institution for the Savings of Merchants'		New York Savings Bank	191
Clerks	184	North River Savings Bank, New York	192
Irving Savings Institution, New York	185		
Ithaca Savings Bank	255	O.	
		Oneida County Savings Bank, Rome	202
J.		Oneida Savings Bank	149
Jamaica Savings Bank	231	Onondaga County Savings Bank	207
Jefferson County Savings Bank	125	Opinions by the Attorney-General:	
examination of	348	bonds of the State of Georgia not an	
		authorized investment for savings	
K		banks	47
Kings County Savings Institution	142	savings banks required to be dissolved	
examination of	350	by order of court	55
Kingston Savings Bank	259	bonds of the State of Missouri an	
examination of	351	authorized investment for savings	
Knickerbocker Trust Company	307	banks	55
		Oswego City Savings Bank	224
L.		Oswego County Savings Bank	226
Laws governing savings banks.			
amendments to	64	P.	
Long Island City Savings Bank	233	Pawling Savings Bank	108
examination of	352	examination of	360
Long Island Loan and Trust Company	308	Peekskill Savings Bank	272
Long Island Savings Bank, Brooklyn.		People's Safe Deposit and Savings Institu-	
receiver's report	68	tion of Utica and Syracuse.	
		receiver's report	69
M.		People's Savings Bank, Yonkers	274
Manhattan Savings Institution	187	examination of	361
Manufacturers' Savings Bank, Troy	240	Port Chester Savings Bank	276
Market Savings Bank	69	Poughkeepsie Savings Bank	110
Matteawan Savings Bank	105	examination of	362
Mechanics and Farmers' Savings Bank	85	Putnam County Savings Bank, Brewsters	228
examination of	352	examination of	364
Mechanics' Savings Bank, Brooklyn	144		
Mechanics' Savings Bank, Cohoes	87		
examination of	354		

Q.	PAGE.	Tables.	PAGE.
Queens County Savings Bank, Flushing....	234	condition of savings banks in aggregate by counties, January 1, 1886, 290-294	
examination of.....	365	comparative statement of depositors by counties for 1884 and 1885.....	296
		expenses to March 1, 1886.....	297
		dividends unclaimed, amount held for account of each closed bank.....	1
		resources of corporations reporting to banking department.....	5
		savings banks, condition of, in aggregate, January 1, 1886	9
		savings banks in voluntary liquidation.....	6
		trust companies, aggregates of resources and liabilities.....	17
		Teutonia Savings Bank.	
		receiver's report.....	70
		Third Avenue Savings Bank.	
		receiver's report.....	70
		Title Guarantee and Trust Company .	316
		Troy Savings Bank	243
		examination of.....	376
		Trust and Deposit Company of Onondaga..	317
		U.	
		Ulster County Savings Institution, Kingston	267
		examination of.....	377
		Union Dime Savings Institution, New York,	196
		Union Trust Company.....	318
		United States Mortgage Company.....	319
		United States Trust Company.....	319
		W.	
		Walden Savings Bank....	219
		Wappingers Savings Bank.....	113
		Warwick Savings Bank.....	221
		Westchester County Savings Bank.....	279
		examination of.....	378
		Western Savings Bank, Buffalo	120
		examination of.....	379
		West Side Savings Bank, New York.....	198
		examination of.....	380
		Whitestone Savings Bank	238
		Williamsburgh Savings Bank, Brooklyn....	146
		Y.	
		Yonkers Savings Bank	281
		examination of	381
		Yorkville Savings Bank.	
		receiver's report.....	71

INDEX

TO

ASSEMBLY DOCUMENTS, 1886.

A.	No.
Adjutant-General, annual report of.....	23
Argument in favor of Block plan of local indexes.....	63
Argus Co., communication from	35
B.	
Binghamton Asylum for Chronic Insane, report of.....	19
Board of Control, N. Y. Agricultural Exp. Station, report of..	41
Boarding-house, list of members.....	43
C.	
Central New York Institution for Deaf-Mutes, Rome, N. Y.. ..	22
Civil Service Commissioners, report of.	49
Conrad Poppenhusen Association, report of.....	37
Commissioners of Fisheries, report of.....	39
Commissioners of the New Capitol, report of	14
Commissioners of Quarantine, report of.....	81
Committee on Rules, report of.....	32
Communications :	
From Argus Company, relative to printing.....	35
State Board of Health.....	38
Bureau of Labor Statistics, in response to a resolution.....	62
Comptroller, annual report of	3
expenditures on canals, 1885	76
special, on salaries, taxation and revenue.....	89
Cooper Union, annual financial report.....	54
Custodial Asylum, report of.....	47
E.	
Eclectic Medical Society, annual report of.....	55
F.	
Forest Commissioners, report of.....	50, 69
G.	
General Orders, list of...33, 34, 42, 46, 51, 52, 56, 58, 64, 66, 71,	74
77, 78, 85, 90, 93,	99
Governor's message.	2
veto message on Capitol Appropriation Bill	98

H.

	No
Hamilton's resolution and Tappan's substitute, silver coinage	57
Harlem River Bridge Co., report of.....	70
Hebrew Sheltering Guardian Society, report of.....	45
Homœopathic Asylum for the Insane, fifteenth annual report ..	15

I.

Inebriates' Home, annual report of	53
Institution for Improved Instruction of Deaf-Mutes, New York city ..	21

J.

Joint Rules of Senate and Assembly.....	7
---	---

K.

Kennedy, Matthew, game and fish protector, report of .	67
--	----

L.

Le Couteulx St. Mary's Institution for Improved Instruction of Deaf-Mutes	28
List of members	1
List of standing committees	9

M.

Members, boarding-house, list of	43
Members, list of.....	1

N.

New York Institution for the Blind, report of.....	40
New York Institution for the Deaf and Dumb.....	18
New York Soldiers and Sailors' Home, report of.....	36
New York State Agricultural Society, forty-fifth annual report of	97
Northern Institution for Deaf-Mutes, report of.....	16

O.

Onondaga Salt Springs, Report of Superintendent.....	27
Oswego City Library, annual report of	10

P.

Pardons and Commutations during 1885.....	48
Pilots, Board of Commissioners, report of.....	24
Privileges and Elections, Report of Committee on, in Matter of Anderson v. Shea	73

R.

Report of :

	No.
Adjutant-General.....	23
Bank Department, Annual.....	5
Binghamton Asylum for Chronic Insane.....	19
Board of Commissioners of Pilots.....	24
Central New York Institution for Deaf-Mutes, Rome, N. Y.	22
Civil Service Commissioners.....	49
Commissioners of Fisheries.....	39
Commissioners of the New Capitol.....	14
Commissioners of Quarantine.....	81
Comptroller, showing amount expended on the canals, year ending September 30, 1885.....	76
Committee on Privileges and Elections in the Matter of An- derson <i>v.</i> Shea.....	73
Committee on Rules.....	32
Comptroller.....	3
special, on taxation, salaries and revenue.....	89
on finances of the canals.....	4
Conrad Poppenhusen Association.....	37
Cooper Union, Annual Financial.....	54
Eclectic Medical Society, State of New York.....	55
Forest Commissioners.....	50, 69
George W. Whittaker, game and fish protector.....	72
Harlem River Bridge Co.....	70
Hebrew Sheltering Guardian Society.....	45
Homœopathic Asylum for the Insane.....	15
Inebriates' Home.....	53
Institution for Improved Instruction of Deaf-Mutes, New York city.....	21
Le Couteulx St. Mary's Institution for Deaf-Mutes.....	28
Matthew Kennedy, game and fish protector.....	67
New York State Agricultural Society, forty-fifth annual....	97
New York Agricultural Experiment Station, Board of Con- trol of.....	41
New York State Custodial Asylum.....	47
New York Institution for the Blind.....	40
New York Institution for the Deaf and Dumb.....	18
New York Soldiers and Sailors' Home.....	36
Northern Institution for Deaf-Mutes.....	16
Oswego City Library, annual.....	10
Pardons and Commutations during 1885.....	48
Railroad Commissioners... ..	26
Sailors' Snug Harbor, annual financial.....	86
Secretary of State on Statistics of Crime.....	84
Society for Protection of Destitute Roman Catholic Children.	68
State Board of Health, sixth annual.....	83
State Commissioner in Lunacy.....	103
State Engineer and Surveyor relative to Albany basin.....	95
on canals.....	44
on companies navigating lakes and rivers, and bridge companies.....	79

Report of:	No
State Geologist	105
State Museum of Natural History	104
St. Joseph's Institution for Deaf-Mutes ..	29
Sub-Committee of the Whole....82, 87, 91, 92, 94, 96, 100,	101
	102
Superintendent of Bank Department, relative to savings banks.....	75
Superintendent of Insurance Department	98
Superintendent of Onondaga Salt Springs	27
Superintendent of Public Buildings.....	59
Superintendent of Public Instruction	17
Superintendent of Public Works	31
on trade and tonnage of canals	65
Superintendent of State Land Survey.....	80
Superintendent of State Prisons.....	20
Tax Commissioners, New York city, showing real estate exempt from taxation	60
Wadsworth Library, Report of Trustees of.....	11
Western New York Institution for Deaf-Mutes	30
Willard Asylum for the Insane	25
Resolutions:	
Relative to death of Gen. U. S. Grant.....	13
Domestic, Havana and seed leaf tobacco (Tappan).....	61
Pensions.....	12
Silver coinage	57
Tax Commissioners New York city, to show amount of property exempt from taxation	60
Rules, Joint, of Senate and Assembly	7
Rules and Orders as adopted in 1882	6
proposed January 6, 1886	8
S.	
Sailors' Snug Harbor, annual financial report	86
Secretary of State on Statistics of Crime	84
Society for Protection of Destitute Roman Catholic Children, report of.....	68
Standing committees, list of.....	9
State Board of Health, sixth annual report of	83
communication from	38
State Engineer and Surveyor, report of, relative to Albany basin. report on canals	95
on companies navigating lakes and rivers, and bridge companies	44
panies	79
State Commissioner in Lunacy, report of.....	103
State Geologist, report of.....	105
State Land Survey, report of Superintendent of	80
State Prisons, annual report of Superintendent of	20
St. Joseph's Institution for Instruction of Deaf-Mutes, report of.	29
Sub-Committee of Whole, report of..82, 87, 91, 92, 94, 96, 100,	101
	102
Superintendent of Bank Department, annual report of, relative to savings banks	75

	No.
Superintendent of Insurance Department, report of.....	88
Superintendent of Public Buildings, report of.....	59
Superintendent of Public Instruction, report of	17
Superintendent of Public Works, report of.....	31
report on trade and tonnage of canals.....	65

T.

Tobacco, Tappan's resolution relative to	61
Trustees State Museum Natural History, thirty-ninth annual report of	104

V.

Veto message of Governor	98
--------------------------------	----

W.

Wadsworth Library, annual report of	11
Western New York Institution for Deaf-Mutes, report of.....	30
Whittaker, George W., game and fish protector, report of	72
Willard Asylum for the Insane, report of	25



02-17 STD



8 032919 991409

www.colibrisystem.com



3 0112 105560392